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FAME AND FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY.

THE PRINCE OF WALL STREET; OR, A BIG DEAL FOR BIG MONEY.

By A SELF-MADE MAN.



"Get rid of him!" he hissed through his teeth, prodding the unfortunate broker with the muzzle of his revolver. Mr. Holland, raising his hand, attempted to speak. The look on his face startled Frank. He was sure something was wrong.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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THE PRINCE OF WALL STREET

OR,

A BIG DEAL FOR BIG MONEY

By A SELF-MADE MAN

CHAPTER I.

A VERBAL SCRAP.

"You seem to think you're the whole thing in this office," said Lawrence Clay, margin clerk, angrily, to Frank Whiteley, messenger, both employees of Edward Holland, stock broker, of No. — Wall Street.

Clay was a tall, genteel-looking young man of twenty-two, with a small, silky moustache and a rather sharp look.

A close observer would have noticed certain signs that hinted at late hours and a rapid life.

Whiteley was as yet a beardless boy, just past his eighteenth year, but there was an alert and resolute look about him that showed he possessed in no small degree the qualities that go to make up a bright, successful man.

For some months past Clay had shown that he entertained a deep-seated grouch against the young messenger.

As a matter of fact he was jealous of the boy for several reasons.

Kittie Carter, the pretty office stenographer, was one of these reasons, and maybe the chief.

She and Frank were particularly good friends, and they did not try to conceal that fact.

Clay had been much impressed with Miss Carter's beauty and winning ways since she came to work at the office, six months since, and he had made it a point to cultivate her favor.

He did not succeed very well, much to his dissatisfaction, for, although he was good-looking, and apparently a gentleman, Kittie didn't like him much.

Perhaps she couldn't have explained in so many words just why she didn't care for him, but she didn't, and that was enough.

On the whole, we think Kittie read something in his face which made her rather distrust the margin clerk, and so she was simply polite to him and kept him at a distance.

Frank, on the other hand, she treated with easy familiarity, and Clay resented the position the boy held in her esteem.

The young messenger had just been holding a confidential chat with the stenographer, during which she had cast many engaging glances at him.

Clay, whose desk was within earshot of them, had worked himself into a jealous passion, which broke forth in the words with which this chapter opens, when Kittie was called into Mr. Holland's private office to take some dictation.

"What makes you think that I think so?" asked Frank, in answer to the other's sneering remark.

He regarded the margin clerk in a cool, indifferent way that made Lawrence Clay madder than ever.

"If I had you somewhere outside the office I'd give you a dressing down for talking back to me in such a way," cried Clay, furiously.

"Name your time and place, Mr. Clay, and I'll give you the chance to make good," replied Frank, quietly, who was not in the least afraid of the margin clerk.

He had taken a full course in the science of self-defence of an expert professor in a well-known gymnasium, where he practiced twice a week regularly, and knew how to handle himself with or without gloves.

He had muscles of steel, not an ounce of superfluous

flesh, and was as active as a cat on his feet; above all, he had confidence in his own powers and plenty of sand, therefore Frank Whiteley was not an easy proposition for any one not an expert to tackle.

Lawrence Clay knew better than to accept such a challenge, whether made in good faith or not, for there was something in the boy's eye that made him instinctively quail.

Nevertheless, he fully intended to get back at the messenger, though not in a way that was fair and above-board.

He wanted the advantage all on his own side.

He didn't believe in taking chances if he could help himself.

Certainly not so long as his tricky nature could suggest a safer road.

Frank read the clerk's cowardly nature like a book and proposed to be on his guard.

When he uttered his defiance he did not expect that Clay would take him up, and was therefore not surprised to see the fellow take water in his own peculiar fashion.

"Bah! You make me sick," snorted the clerk, contemptuously. "Just as if I'd fight a boy of your years."

Another clerk nearby, who was listening to the tilt, chuckled at Clay's discomfiture, and the chuckle reached Lawrence's ear.

"What are you laughing at, Gilmore?" he snarled, turning on the other. "Just mind your own business, please. I can attend to this kid myself."

"I don't want any argument with you, Mr. Clay," said Frank, coldly. "You seem to be down on me for some reason, and you're welcome to be if it gives you any satisfaction. But I want you to understand one thing, and that is, I haven't given you or any one reason to imagine that I think myself the whole thing in this office or anywhere else. I'm the messenger, and I believe I know my place. If you knew yours you wouldn't go out of your way to attack me without reason."

Gilmore was tickled to death over this dignified retort from the boy whom he liked in about the same proportion that he disliked the margin clerk, who he thought was the one who assumed airs beyond his position, and he went through the pantomime of clapping his hands to show how pleased he was.

"Don't talk to me, you young whippersnapper!" roared Clay, in a rage, addressing Whiteley. "If you knew your place, as you pretend you do, but don't, you wouldn't be taking up so much of Miss Carter's time as you do every day. If Mr. Holland knew how often you run in there, just to shoot your mouth off and waste his time, you might find yourself out of a job before you knew where you stood."

"Why don't you tell him, then, since you take so much interest in his business? I have no doubt he'd feel under great obligations to you," replied Frank, sarcastically.

"Perhaps I will some day," answered Clay, darkly. "You just said that because you think you have a good pull with the old man. You may find yourself mistaken. Smarter chaps than you have got left when they didn't expect it."

"Well, I shan't look for any sympathy from you if I should be discharged."

"I should say not. The woods are full of messengers every bit as good as you."

"And the Street is full of margin clerks, I guess, looking

for work who could probably fill your shoes if you ever resigned your position," retorted Frank.

This remark angered Clay, for, in his opinion, he knew 'most all there was to know about Wall Street matters.

He speculated on the quiet, in a small way, with very fair success, and this made him think that what he didn't know about stock deals wasn't worth mentioning.

Had he employed his winnings to the best advantage he might probably have accumulated quite a tidy bank account; but he spent his money as fast as he got it, and was always more or less in debt as circumstances favored him.

"You're an insulting young beast, and I won't waste any more time on you," he said, returning to his desk, quite hot under the collar, for he was conscious that he had come out second best in the verbal mix-up.

Frank made no reply to this remark, but walked out to his post in the waiting-room and took his seat just as Kittie issued from the boss's private room, notebook in hand.

She smiled at him as she passed, and he returned the smile with a cheerfulness that showed he had not been much disturbed by his encounter with the margin clerk.

He wasn't worried about Clay doing him any harm with Mr. Holland, for whatever time he lost talking with the stenographer was not to the disadvantage of his employer, and, in any case, he more than made it up by the promptness and correctness with which he executed all errands on which he was sent.

Frank was a thoroughly independent boy.

He knew what was expected of him and endeavored to do his duty to the utmost, not only at the office but at home, where he was the main support of a widowed mother and several brothers and sisters, all but one younger than himself.

The exception was his sister Bess, who was a stenographer for an Exchange Place broker, and earned half again as much as he did.

She was just as clever and independent as Frank, and just as faithful to her office and home interests as he.

Consequently no fault was ever found with either, though both had their little annoyances—Frank's being Lawrence Clay's hostility, while Bessie's was the undesirable attentions of the cashier in the office where she was employed.

Both, however, kept their troubles to themselves, and the little mother supposed their Wall Street paths were ones of roses, forgetting that roses are always accompanied by thorns.

CHAPTER II.

FRANK'S FIRST STOCK DEAL.

Five minutes after Kittie passed through the reception-room, Mr. Holland called Frank into his office and handed him an envelope to take to a broker named Ross, in the Haverley Building.

The young messenger put on his hat and started on his errand.

On the sidewalk he met a friend of his, named Ben Webster, who was messenger for a broker in the next building.

"Hello, Ben!" he said. "How's things this morning?"

"Fine. If I had \$100 they'd be finer."

"How's that?"

"I just met a broker who is friendly with me and he let me in on a sure thing in M. G.; but I haven't the cash to make any use of it."

"That's too bad, if it's a sure thing. I've been in the same boat once or twice myself when \$100 would have been mighty useful."

"If you'll keep it to yourself I'll tell you what the tip is," said Ben.

"Oh, I won't say a word, though I don't see that it will do me any good to know."

"Well, M. & G. is going to boom in a few days. The Marcus & Steinburg crowd have about cornered the bulk of the shares on the market and they expect to make several millions out of the rise."

"How did the broker come to tell you such an important secret?"

"I've done him a good many favors, and he's taken a great shine to me."

"Then it's a wonder he wouldn't loan you \$100 so you could take advantage of his information."

"I wouldn't want to strike him for the loan of money. I'm afraid he'd think I had an awful gall."

"I guess he would," laughed Frank. "Well, so long, I've got a message to deliver up the street."

Whiteley hustled along to make up the few minutes he had lost and was soon at his destination.

After turning over the note to Mr. Ross, and finding there was no answer, he left the Haverley Building to return to his own office.

As he approached the corner of Nassau Street he noticed a feeble-looking, white-haired gentleman, with a cane, just ahead of him.

The old man, after pausing a moment on the curb and looking around him, started to cross the narrow thoroughfare.

At the same moment an automobile came rolling down Nassau Street.

It was not going very fast, but for all that it would have struck the old gentleman and probably have killed or seriously injured him, as the chauffeur's attention was momentarily diverted at that critical juncture, but for Frank, who, taking in the situation at a glance, sprang forward, grasped the white-haired man by the arm and swung him around out of danger, as the wheels went past so close as to brush against his clothes.

A dozen people, including a policeman standing on the opposite corner, saw the gallant rescue, and a crowd gathered like magic around Frank and the old gentleman.

The cane, which had slipped from the owner's hand, had been broken by the wheels of the auto, and he stood dazed and trembling, conscious that he had escaped a bad accident through the presence of mind of the lad, who now supported him back to the sidewalk.

"By George! You did that very neatly, young man," said a tall broker. "You're entitled to a medal. The old gentleman would probably have been killed but for you."

Several other persons in the crowd expressed their admiration for Frank's action, while the policeman pushed his way forward and, taking out his notebook, asked Whiteley his name and address.

In the meantime the auto was stopped on the corner of Broad Street, and the owner, jumping out, hurried up to

learn if any damage had been done, for it was a matter of some money to him.

He also pushed his way through the growing crowd on the corner, gave his name and office address, that of a millionaire trader, to the officer, and then inquired, with much concern, if the old gentleman had been hurt in any way.

"No, I guess not, sir," replied Frank. "I managed to get him out of the way in the nick of time."

"I'm glad to hear it," answered the trader, in a tone of great relief. "I am under great obligations to you, young man for your quickness and presence of mind. Here, take this," and pressed a number of bills into Frank's hand.

Then he hastened to get out of the mob.

"I think you'd better chase this crowd, officer," said Frank. "The excitement is all over. I'll escort this old gentleman across the street and see him on his way."

The policeman, having secured all the information he wanted, proceeded to disperse the curious people, and then Frank, taking the white-haired man by the arm, led him across to the sub-treasury building.

"Can I be of any further use to you, Mr. Partridge?" for that was the name the old man had tremblingly given the officer. "Perhaps I had better go with you to the office where you told the policeman you were bound. It is only half a block down on the other side of the way."

"Thank you. I wish you would. I am very grateful to you for saving me from being run over. I want to know your name and where you live."

"My name is Frank Whiteley. I'm messenger for Edward Holland in the Tewksbury Building in this block. Come, allow me to assist you across."

The little old gentleman was glad to avail himself of Frank's strong arm, and the boy went with him to the entrance of the office building where he was bound, which was almost opposite the Tewksbury Building.

"Won't you come upstairs to my son's office. He will want to thank you himself for your services and kindness to me," said Mr. Partridge.

Frank begged to be excused on the plea that he was in a hurry, for he didn't care to be thanked again for merely doing his duty.

"Then I won't detain you, my boy," said the old gentleman. "My son will call and see you at your office. I think you said your name was Frank——"

"Whiteley," said the young messenger as the white-haired man hesitated.

"And you work for Mr.——"

"Holland. Just across the street."

"Thank you. Good-by."

Frank then returned to his office and found that Mr. Holland had gone to the Exchange.

After taking his seat he recollected the bills he had received from the man who owned the automobile, and he pulled them out of his pocket to see what the sum was.

There was a fifty and five twenties, making, altogether, \$150.

That was a lot of money for Frank, and he thought how happy it would make his mother when he handed it over to her.

He was sent over to the Exchange soon after, with a note to Mr. Holland, and while waiting for him to come to the rail he saw there was some excitement on the floor.

He presently found out that this was connected with M. & G. stock, which had been going up and down since the Exchange opened, and was already two points above the opening price.

That put him in mind of Ben's tip, and it occurred to him that the money he had just acquired would enable him to go into a small deal in the stock.

"Still, it's something of a risk for me," he mused. "Mother needs the money, and if I should lose it speculating I'd feel like kicking myself. Still, I needn't put it all up. I could reserve \$50 for mother, and then it wouldn't be so bad if I lost the rest."

While he was figuring on the matter, Ben rushed in with a note for his boss.

"Hello! you here, Frank?" he exclaimed.

"Why not? I'm here two or three times every day. This happens to be one of the times."

"What's the excitement about?"

"M. & G."

"Why, that's the stock I got the tip on. Is it going up?"

"I heard that it's gone up two points this morning."

"That isn't anything more than I expected to hear. It's tough that I can't get in on it. It's sure to go to 80."

"Did your broker friend say so?" asked Frank, eagerly.

"He did. He told me to buy now, right away, if I had the money, and to sell out at 80."

"That would give a profit of \$15 a share."

"Sure it would. Ten shares would net \$150. All I'd need would be \$65 to make the deal. Hard luck, isn't it?"

Mr. Holland now came to the rail, took the note from Frank, read it and nodded his dismissal.

"If you was making a deal what broker would you go to?" asked Whiteley of Ben.

"I'd go to that little bank on Nassau Street above Wall. It's the best place for small investors, as they handle as low as a five-share deal. Most of the regular brokers won't bother with anything less than 100 shares. My boss won't, I know, and I don't believe yours will, either. I'm going to try to raise \$35 to-night so that I can buy five shares, at any rate. Half a loaf is better than nothing. Five shares will land me winner of \$75."

"You seem pretty sure of it."

"I'm so sure that if I had \$1,000, and it was all the money I had, or expected to get for a good while, I'd slap it right into M. & G. as quick as a wink."

Ben's words excited Frank not a little, and when he left the Exchange it was with the resolve to buy 20 shares of M. & G. before he returned to the office.

So when he reached Nassau Street he rushed up the short block, entered the little bank in question, which he knew well, and going to the margin clerk's window told the clerk he wanted to buy 20 shares of M. & G.

"It will cost you \$130 margin."

"All right," replied Frank, "here's the money."

In a few minutes he got a memorandum of the transaction and hurried back to the office feeling that at last he had acquired a personal interest in the ups and downs of the market.

"I can give mother \$20, at any rate," he said to himself. "That will help her out, and then, according to Ben, I stand

to win \$300 on my deal. If I'm as successful as that I'll feel as happy as a fighting cock."

That afternoon when the Exchange closed M. & G. was up to 67, and Frank shook hands with himself on the strength of it.

"That means that I'm about \$40 ahead of the game. What will I be at this time to-morrow?"

At that moment the door opened and a fine-looking gentleman entered the reception-room.

"Are you Frank Whiteley," he inquired as the messenger went to meet him.

"Yes, sir," replied Frank, in some surprise.

"My name is Partridge," replied the visitor. "You rendered a great service to my father this morning, and I came to thank you for it."

"I'm glad that I happened to be on hand to assist him out of danger," answered Frank, modestly. "He has already thanked me for what I did, so you see I hardly expected that there would be anything more said on the subject."

"Young man, you don't suppose I could let such a thing as that pass unnoticed. In helping my father you have done a signal service to me, and I want you to know that I appreciate it. The old gentleman is too old and feeble to venture down here, as I have repeatedly told him, but he will come. I think to-day's incident will keep him away for good, for it gave him a great shock. He not only insisted that I must come over here and thank you, as I certainly would have done anyway, but he is anxious to know you better. He seems to have taken quite a fancy to you, and wants you to come up and see him at my home, where he lives. I hope you will oblige him. Here is my address. May I bring him home your promise to do so?"

Frank hesitated, but finally agreed to call and see the old gentleman on the following Sunday evening.

That being settled, Mr. Partridge, Jr., shook hands with Frank, told him he would be glad to have him call at his office any time he felt so disposed, and then took his departure.

CHAPTER III.

FRANK COMES OUT \$300 AHEAD.

All the afternoon editions had the story of the white-haired gentleman's narrow escape from being run down by Broker Elliott's automobile, and Frank Whiteley was given full credit for the rescue.

Frank read the account in his favorite paper, and blushed to find his name in print; but that was because such a thing had never happened before to him.

Ben also read about the incident.

He was greatly surprised, and wondered why his chum hadn't told him about it.

He took the trouble to walk over to Frank's house that evening to call him down for being so secretive on the subject.

"You're a nice fellow," he said, as soon as he saw Frank. "Why didn't you tell me about how you played the hero this morning?"

"Played the hero! What nonsense are you talking about?"

"I'm talking about the part you played in the automobile

affair. Don't you know that your name is in all the papers?"

"I know it's in the paper I read. I didn't look at any others."

"Well, why didn't you tell me about how you saved the old gent?"

"It slipped my mind."

"It wouldn't have slipped my mind if I had done such a thing, you can bet your slippers. One would think you were accustomed to doing things that bring a fellow into the lime-light of public notice."

"No. This is the first time my name ever was in the papers."

"Then it won't be the last, take my word on it. Once you get into print you're marked."

"Who says so?" laughed Frank.

"I say so. Something always happens again to pull you forward until you become so prominent that the newspapers take notice of you and clap your name into the biographical department and your deeds into their graveyard."

"You seem to know all about it."

"Sure I do. A cousin of mine is reporter on the Evening Blank, and he gives me a wrinkle about the business once in awhile."

"Well, if they put a person's deeds into the graveyard that ought to be the finish."

"That's where you don't understand the matter. A newspaper graveyard is not like a cemetery. It's a set of pigeon-holes where the paper keeps clippings filed in alphabetical order for future reference, see?"

"I see, as long as you say so; but it's a funny name to apply to a depository of live issues. Now, if I ran a newspaper I'd only keep the old and fossilized jokes in the graveyard, then there'd be some sense in it."

"Say, you're all right, you are!" grinned Ben. "I must tell that to my cousin."

"Tell him if you want to. Now let's talk about something else."

Next morning Frank learned that Lawrence Clay had bought 20 shares of M. & G.

He found out through Kittie, to whom Clay had divulged the information.

Kittie told him that the margin clerk played the market frequently, with good success.

She also told him that she had refused to accept a box of candy from him the day before, and that he didn't like it.

"Well, perhaps you'll accept a box from me, then?" laughed Frank.

"I would if I thought you could afford it, but I know how you're fixed, Frank, so I shall not permit such extravagance on your part."

"Some girls wouldn't be so considerate as you are, Kittie. They'd take the candy anyway, whether I could afford it or not. Well, you wait a week or so and maybe I'll be able to afford it."

"Do you expect somebody to leave you a legacy?" she laughed.

"Hardly. Now I'm going to tell you a secret."

"I like to hear secrets. What is it?"

"I made \$150 yesterday morning."

"You did!" she exclaimed, in a tone of astonishment. "How?"

"You didn't read about it, then?"

"Read about what?"

"The little old white-haired gentleman that narrowly escaped being run down by an automobile. It was in all the afternoon and morning papers."

"I didn't see it. What about it?"

"Well, just read the story and see."

Frank pulled a morning paper out of his pocket and pointed out the story to her.

Before she had read half through it she came to Frank's name.

"Why, Frank Whiteley, is this really meant for you?"

"For no one else, Kittie."

"And this happened yesterday morning?"

"It did."

"And you never told me a word about it. Aren't you the mean thing?"

Frank laughed.

"It was the owner of the auto who gave me that \$150, because I saved him from a lot of trouble."

"What a lucky boy you are!"

"Now what do you think I did with most of that money?"

"Put it in a savings bank, or gave it to your mother, I suppose."

"I did neither. I bought 20 shares of M. & G. with it."

"You did!" she cried, in surprise.

"I did. I got a tip that the stock was a sure winner." Kittie shook her head.

"I don't put any faith in tips that get out on the Street," she said.

"But this one is all right."

"How do you know that it's all right?"

"Never mind how I know it. At any rate, M. & G. is two points higher than it was when I bought it. It is now 67, and I expect it to go to 80."

"That's a big jump. I'm afraid you'll be disappointed."

"Perhaps, but I'm going to risk it. When I sell out I'm going to buy you that candy."

"I think you're a foolish boy to go into the market."

"You didn't say that about Mr. Clay."

"I don't take any interest in Mr. Clay."

"Then you do take an interest in me, eh?"

"Now, go along about your business," said Kittie with a rosy blush.

"All right, I'll go. I'll let you know how much I make on my deal as soon as I close it out."

Thus speaking, Frank went back to his post.

When he returned from his first errand he looked at the ticker to see if there were any M. & G. quotations on the tape.

There were two at a fraction higher than 67.

"That's encouraging," he said, with great satisfaction. "Every little helps."

All stocks were on the upward march that day, and M. & G. advanced by degrees to 69, which was the closing figure.

"Did you buy those five shares?" he asked Ben, later on.

"Yep. I made the raffle. Got 'em at 67 3-8. It's up to 69 now."

"And you're going to hold on for 80?"

"That's what I am."

"So am I."

"You?" exclaimed Ben, in some surprise.

"Yes. I've got a few shares, too."

"I thought you didn't have any money?"

"I didn't have any yesterday morning, but I got some since."

"Where did you get it? From the old gent you saved from being run over?"

"No. From the owner of the auto."

"How much did you get?"

"Well, I got \$150, if you want to know real bad."

"Whew! And did you put that all in M. & G.?"

"Most of it."

"I wish I was in your shoes. You'll double your money easy enough."

"I hope I will, but if a screw works loose in your tip there'll be a different story to tell."

"Don't you worry about that. Hold on and sell at 80, and you'll be all right."

"That's my programme," replied Frank, as they descended the subway stairs at Wall Street and Broadway in time to catch the train that had just pulled in at the station.

Two days later M. & G. became the center of public interest, and it began to go up in earnest.

It not only reached 80, but seemed likely to go much higher.

The two boys, however, were not taking chances to get the last dollar.

They ordered their shares sold, and they went at 80 3-8.

Frank was richer to the extent of \$300 by the little speculation, and Kittie got the box of candy all right, which, under the circumstances, she did not refuse.

Lawrence Clay made \$250, and then blew it all in at a Tenderloin gambling establishment instead of using it to pay several of his pressing debts.

He came to the office next morning looking like thirty cents, and was rather quiet for him until after he took a bracer during lunch hour.

Frank put \$250 of his money in an envelope and placed it in the office safe.

The \$50 balance he took home and gave his mother.

CHAPTER IV.

FRANK PICKS UP A TIP HIMSELF, WHICH PROVES A WINNER.

"It's rather a new sensation for me to have money, that is, as much as \$250," said Frank to Kittie, next day.

"I should think that it was a pleasant sensation," she replied.

"It is. If such a small amount makes a fellow feel so good, what would a thousand or two make him feel like?"

"I'm not good at guessing conundrums. You had better ask some one who has had personal experience with the matter."

"I should prefer to have the personal experience myself."

"I have no doubt you will, some day."

"It won't be my fault if I don't, and before I'm much older."

At that moment Frank heard his bell ring and he hurried away to see what Mr. Holland wanted.

The next day was Sunday, and he kept his promise to call on Mr. Partridge, Sr.

He found that the old gentleman lived with his son in a very swell-looking house on Madison Avenue.

Frank received a royal welcome, and was introduced to the younger Mr. Partridge's wife and children—a girl of 15 and a boy of 17.

During the evening the old gentleman presented Frank with a handsome scarf-pin and a certificate of 1,000 shares of stock in a Western mine.

"Hold on to that as a nest-egg, my boy," he said. "I am largely interested in that mine myself, and expect that some day in the future the shares will be valuable. It is already a producer, and the stock is listed at about 25 cents at present on the Western exchanges. It won't be long, however, before it reaches \$1, and inside of a year I should not be surprised if it was worth two or three times that. So put that certificate away in a safe place to grow, as it were."

Frank thanked the old gentleman, and assured him that he would hold on to the certificate.

He passed a very pleasant evening, and at ten o'clock went home.

Frank's success in M. & G. awakened a strong desire in his mind to make more money out of the market.

He was uncommonly anxious to find out how it felt to be worth \$1,000.

Consequently he began to watch and study the daily market reports with a great deal of interest.

He also kept track of all the news affecting the market one way or the other.

In this way his fund of Wall Street lore was considerably enlarged.

He also kept uncommonly wide awake on the lookout for anything that might come his way in the shape of a tip.

One morning, on his way with a note to Mr. Holland at the Exchange, he passed two men standing on the corner of New and Wall streets.

One was a well-known broker named Smith; the other, a stout man, Frank didn't know.

As the messenger went by he heard the broker say:

"All right. I'll take every share that's offered at the market. I'll start in right away."

"I wonder what stock he's going to buy in so freely?" said Frank to himself. "There must be something in it. I'll try and find out."

By the time he had delivered his note to Mr. Holland he saw Broker Smith come on the floor.

He hung around awhile until he discovered that Mr. Smith had started in to buy S. & T. shares.

Frank saw that he seemed to be the head figure of the group at the S. & T. standard, but he couldn't remain long enough to ascertain for sure that this was the only or chief stock that Smith was buying.

Being sent to the Exchange again an hour later he looked around for Mr. Smith.

He had already found out by looking at the office tape that a considerable number of shares of S. & T. had changed hands at 43 and added fractions.

Broker Smith was still bidding occasionally for the same stock, and that made Frank pretty certain that S. & T. was the stock that the man on the corner had told the trader to gather in.

On his way back to the office he saw this man standing

on Wall Street in front of the sub-treasury, talking to another prominent broker.

A broker Frank knew very well, coming along just then, Whiteley stopped him and inquired who the stout person in question was.

"That's John B. Casey, a millionaire operator," replied the broker.

Frank thanked him and passed on.

"I wouldn't be surprised if an attempt isn't being made to corner S. & T.," he mused, as he continued down the street. "It looks like it. I may have caught on to a first-class tip."

He watched the tape as soon as he got back to the office, and saw that S. & T. had already gone up to 44.

By one o'clock, when Frank went to lunch, S. & T. was going at 44 5-8.

"I guess I'd better take a risk on this," he said. "It seems to be pretty good."

So he got the envelope containing his money out of the safe and before he returned he went to the little bank on Nassau Street and bought 50 shares of S. & T. at the market.

When he met Ben, at half-past three, he told him about the tip he had picked up and backed to the extent of his small capital.

Ben agreed that it looked to be safe enough, and said he'd buy 10 or 15 shares himself in the morning on the strength of it.

Accordingly, Webster brought his money downtown and bought 15 shares at 45 7-8, which was the opening price at the Exchange.

"I've gone into the market again, Kittie," said Frank, next morning, when he came into the counting-room to tell her that Mr. Holland wanted her to take dictation.

"You haven't!"

"Yes, I have. I bought 50 shares of S. & T. yesterday, and it's already a point higher than what I gave for it."

"I don't exactly approve of you speculating, Frank. I'm afraid you'll lose your money."

"I'm working on another tip."

"Well, if you are you may win, like you did before; but still I think you're taking big chances."

"I want to accumulate \$1,000 to see how it feels to be worth so much."

"And if you make \$1,000 you won't be satisfied. You'll want to double it. That's the way it is with everybody."

"I guess you're right, Kittie. Everybody is out for the money, especially here in Wall Street. So don't blame me if I fall in with the swim."

He took his seat by the window while she passed on into the private office.

When Kittie got back to her desk she found a bunch of violets on it.

As Frank presented her with similar bunches occasionally she believed it came from him.

She smiled to herself and pinned it to her dress after detaching three of the flowers and putting them in her hair.

Lawrence Clay was watching her, and he chuckled with satisfaction, for it was he who had placed the nosegay on her desk.

It was close on to noon when Frank had occasion to

bring her some papers to copy on her machine, and he noticed the violets.

"Who's been giving you the posies, Kittie?" he asked, feeling a little bit jealous that she should make so marked a display of somebody else's gift.

"Who?" replied the girl, looking archly into his face. "What would you give to know?"

"Oh, I'm not curious," he replied, turning away.

She immediately caught him by the arm.

"Now you know you gave them to me," she said; "and I'm awfully obliged to you."

"I gave them to you!" he said, rather surprised. "I wish I had."

"Why, of course you gave them to me," she replied, positively. "You left them on my desk while I was inside taking dictation."

"No, I didn't. If you found them on your desk somebody else gave them to you—maybe Mr. Clay."

"Are you in earnest, Frank?" she asked, blushing crimson. "Didn't you really give me these violets?"

"I really did not."

She instantly snatched the flowers from her dress and hair and threw them into her waste-paper basket, her face hot with confusion and indignation.

"What are you doing that for?" laughed Frank.

A prolonged chuckle sounded from Gilmore's desk.

He had seen Lawrence Clay place the violets on Kittie's desk and had been waiting to see the end of the farce-comedy.

Clay saw his flowers disappear like dew before the morning sun, and he grew hot under the collar.

He laid the blame of it to Frank, and vowed to be revenged upon him.

But then he had done that before and had not yet succeeded in reaching the young messenger.

When Frank heard Gilmore's chuckle he glanced in that direction and encountered Clay's malevolent glare.

He paid no attention to it, but he was sure Clay was the donor of the violets, and was delighted to see how Kittie treated his unsolicited present.

Miss Carter was very reserved for the rest of the day, and when Lawrence Clay brought her some work to do she scarcely noticed him, and answered his questions in monosyllables.

S. & T. went to 47 that afternoon and opened an eighth of a point higher in the morning.

Every day after that the stock advanced little by little until it was quoted on the ticker at 53.

Then one of the dailies called attention to the steady rise of the stock, and this created a sudden and increased demand for the shares.

That afternoon there was great activity around the group of brokers who seemed to have S. & T. for sale.

There was a rush on the part of many brokers to buy, but there was no eagerness to sell at the market.

This created a spirited bidding, and under the impetus the price rapidly advanced to 58, at which the last sale was made that day.

Next morning other papers had something to say about S. & T., imputing its rise to different reasons, none of which was really correct, and what they said whetted the desire of the general public to get in on a good thing.

The consequence was a lot of excitement on the Exchange and a rise to 67 by three o'clock.

As that represented over \$1,000 profit to Frank, he decided to sell, and he told Ben that he'd advise him to follow suit.

So they left their orders at the bank as they went home, and next morning their holdings were disposed of at 68.

CHAPTER V.

THE SPIDER AND THE FLY.

"Kittie, you may congratulate me again, if you want to," said Frank, coming in to her with his check and the bank's statement in his hand. "I've played another winner, and I am now worth \$1,400. So, you see, I've got my thousand and more, too."

Kittie was delighted at his success, and her face showed it.

"I do congratulate you, Frank. I'm awfully glad that you came out ahead."

"I'm doing pretty well for a boy, don't you think?" he said.

"I should say that you are."

"This means another box of candy for you, Kittie, as much ice cream soda as you'll do me the honor to eat, and as many bunches of violets as you'll accept. I feel like a capitalist, and can afford to be liberal."

"Aren't you generous!" she exclaimed.

"Oh, there's nothing too good for you, Kittie, in my opinion."

She smiled and blushed, and Frank walked off, with the glowering eyes of Lawrence Clay upon him.

He hadn't heard the conversation, but he had seen the pleased expression on Miss Carter's face, and he was as jealous as he well could be.

If he had known of Frank's success in the stock market he would have been twice as mad.

Lately he had made several poor speculations and was over head and ears in debt.

He had never yet been in such a bad financial hole, and he was cudgeling his brains how to wriggle out of his embarrassments.

He had his watch, diamond pin and other jewelry in the pawnshop, and had borrowed money at a ruinous rate on his wages.

Still he kept up a bold front, and threw his customary bluff, so that only one or two of his intimate Tenderloin acquaintances knew how badly strapped he really was.

When Mr. Holland came back from the Exchange that day he stopped in at his safe-deposit vaults and got a package of bonds on which he had loaned a sum of money.

The loan ran out that day and the man who owned the securities had written to the broker to send them up to his house that evening by special messenger, as it was impossible for him to call at the office in person, and he enclosed his check for the amount of the loan, with interest.

Under usual circumstances, the cashier or a trustworthy clerk would have been intrusted with the delivery of the securities, which represented ten \$1,000 bonds of the L. S. & M. S. railroad company, gilt-edged paper, quoted at a premium in the market.

Mr. Holland, however, decided to send the package by Frank, as he had the utmost confidence in the boy.

Accordingly, when he was ready to start for his home he called his messenger into the private room to give him his instructions.

Lawrence Clay had some papers to show Mr. Holland, and he walked into the room at the same moment.

He stood by and heard the broker explain to Frank what the package contained, and how careful he must be not to lose it.

"The package is to be delivered at eight o'clock, so you will have time enough to attend to the matter after you have had your dinner," said Mr. Holland.

"I'll see that it reaches Mr. Austin on time, sir," replied Frank.

"Very well. Now, Mr. Clay," turning to the margin clerk, "what is it you want to show me?"

As Clay stepped forward, Frank left the room, with the package in his hand, and as it was time for him to go home he put on his hat and left the office.

When the margin clerk returned to his desk he was thinking about that package of bonds that Whiteley had carried off to deliver to Mr. Austin at eight o'clock that evening.

"So there are ten \$1,000 bonds in that bundle, eh?" he mused. "The whole batch is worth about \$10,200. And the boss sends that kid with them instead of a man like myself, who is of some importance. He's a fool to trust a messenger boy with such a valuable package. Suppose he were to lose it, or should happen to be robbed, then——"

He paused suddenly, for an idea flashed through his mind.

If Frank Whiteley lost that bundle of securities it would be a serious matter for him as well as for Mr. Holland.

He would probably be discharged for carelessness.

That would just suit Lawrence Clay.

The margin clerk began to consider how such a happy result could be brought about.

"Perhaps he could be waylaid and the package taken from him?" he mused. "Judson Bassett is just the man to undertake that job. I must see him about it as soon as I go uptown. I could arrange with him to go halves on the reward that is bound to be offered for the return of the securities. I need money so badly that I'm willing to take considerable risk to annex some at this moment. I'm afraid that one or two of my creditors may come down here and make things warm for me in the office. They might even expose me to Mr. Holland, in which case I'd stand a good show of being fired. By getting those bonds away from Whiteley, I'll get square with him for old scores and at the same time stand to make \$500. Yes, I must interview Bassett as soon as possible. It's really a question of make or break with me. I've got to do something or I'll go under water."

Clay, having decided on the course he meant to pursue, resumed his work on his books.

He knew where Frank lived in Harlem, and it was his purpose to get his friend Bassett, who was an unscrupulous rascal of the Tenderloin, to help him concoct some safe scheme for waylaying the young messenger after he left his home to deliver the bonds.

Frank went home much pleased by the confidence Mr. Holland reposed in him by intrusting to his care so valuable

a package as the one he was to deliver that evening at the residence of Mr. Austin, on East 62d Street, near Fifth Avenue.

He said nothing to his mother about the matter until the family were at supper.

"Mother, I have to go downtown as far as 62d Street to-night," he said, as he began on his desert of rice pudding. "I have important business to transact in that neighborhood."

"Important business," smiled his sister Bessie. "Is this a new girl you're going to call on, Frankie?"

"A new girl! Not on your life. One girl is enough for me."

"One girl! Why, I didn't know that you had one. So you've let the cat out of the bag, brother mine. Who is the favored one?"

"Never mind who she is," replied Frank, flushing up, for he had forgotten himself when he made the remark. "She's all right. Almost as sweet as you are."

"Well, now I suppose I ought to consider that as a compliment. Boys' sisters, as a rule, play second fiddle to some other person's sister. Now you just said that, didn't you, to prevent me from teasing you about this divinity of yours?"

"Pooh!" replied Frank. "Don't you believe that."

"Oh, but I do believe it," retorted Bessie, who sometimes delighted in teasing her manly young brother.

"All right. I won't argue the matter with you. Like all women, you're bound to have the last word."

"Now, mother, will you listen to that?" cried Bess, demurely.

"Mother," went on Frank, "I am going down to 62d Street on business for Mr. Holland. I have brought home a package of securities that I have to deliver to a Mr. Austin, who lives on that street, close to Fifth Avenue. As an evidence of the boss's confidence in me, I may say that the ten bonds in the package are worth \$10,200. If I should lose that package there would be the dickens to pay, so you see he wouldn't have put them in my charge if he hadn't felt sure that they were perfectly safe."

"I am pleased to know that you stand so high in your employer's estimation, Frank," said his mother, proudly.

"Why shouldn't he, mother?" spoke up Bessie, who thought there was no boy in the world half as smart or as good as her brother Frank. "I consider him the Prince of Wall Street."

"Thanks, sis. Is this a new dress you're going to strike me for, now that I'm a capitalist on a small scale?"

"I shouldn't refuse a new one if you were to offer it to me," she replied, smilingly.

"I'll bet you wouldn't. It's a cold day when a girl refuses anything that comes her way."

"Why should she? Girls don't find too much of anything coming their way these days."

"Well, mother, I'll be home about nine, I guess, for I don't expect to be detained."

He left the table and sat down on the lounge to finish reading the evening paper, as it was a little early yet for him to start.

When the clock struck seven he jumped up, and said he guessed it was time for him to go.

As he was putting on his coat the bell rang.

"I wonder who that is?" asked his sister.

"It might be Ben, though I didn't expect him over this evening."

It wasn't Ben, but a strange man who presently knocked on the door.

He asked to see Frank.

When the young messenger appeared at the door the man said:

"You are Frank Whiteley?"

"I am."

"I have brought a cab to take you to Mr. Austin's."

Frank was very much surprised at his words.

"After leaving the office, Mr. Holland thought that owing to the importance of the package he had given you to deliver that it would be safer for you to travel down to Mr. Austin's in a cab than to go by the surface or elevated cars, so he telephoned your address to our stables and ordered a cab to be sent for you. It is now at the door, and whenever you are ready to go I am at your service."

"All right," replied Frank, who had no suspicion that everything wasn't just as it should be, "I'll be right down."

The man turned and went downstairs, with a grin of satisfaction on his features, which were hidden under a heavy, false beard.

His name was Judson Bassett, and three minutes later, when the boy stepped into the waiting cab, one of New York's "night-hawk" vehicles, he was unaware that this was a trap spread for his undoing by Lawrence Clay, his enemy.

CHAPTER VI.

THE TRAP AND THE TRAPPERS.

After slamming the door on Frank, Bassett mounted to the box beside the driver and the cab proceeded downtown at a smart pace.

Soon after the flashing lights of 125th Street passed before the boy's eyes he began to be conscious of a peculiar buzzing feeling in his head.

A sweet, subtle odor, like that of ripe fruit of extraordinary richness, filled the cab, and as he breathed it in he felt oppressed by a singular dizziness and languor that weighed him down like a heavy atmosphere.

When the sensation first attacked him he tried to let down one of the windows in order to let in the cool night air, but he couldn't get either of them open.

They were either stuck or secured so that they could not be moved.

The exertion, added to the enervating smell, left him weak and sick, so that his hands trembled as with the palsy when he reached out in an effort to open the door.

He could not understand what was the matter with him since he had no suspicion that he was the victim of one of the many tricks in vogue to drug the unwary passenger that rascally cabmen sometimes resort to in order to fleece their fare.

In this case the drug was introduced through a small hole in the roof of the cab with the aid of a syringe, which ejected a fine spray that soon saturated the interior atmosphere and induced a deep sleep upon the person affected.

After the cab door was once shut it could not be opened

from the inside, as the handle on that side had been removed.

Finding that there was no way of opening the door, Frank, who was now fast yielding to the insidious influence of the drug, began to beat in a feeble kind of way on the glass, in an effort to attract attention.

The sound was drowned by the noise of the wheels on the pavement.

The boy now felt as if he had the blind staggers and was much alarmed at his condition.

He tried to rise to his feet and thump on the roof, but the effort was a failure.

He sank back on the cushioned seat, and gazed helplessly at the window of the cab, which seemed to grow in size and then recede at a great distance.

Suddenly there was a crash of glass, and then something hard struck Frank a glancing blow on the head, drawing blood, and his senses reeled, everything becoming a blank.

Judson Bassett uttered an imprecation, and the cabman pulled up short.

"Some kid threw a stone which has smashed the upper panel of the door," said Bassett, leaning down and taking a look at the damage done. "Wait a moment till I take a look at our passenger."

He didn't open the door, but looked through the glass.

He saw Frank lying motionless in one corner.

"Good!" he muttered. "He was off before the glass was broken. He's safe enough for our purposes."

He remounted to the box and told the driver to go on.

And while the vehicle sped on the drug gradually escaped from the cab, though for awhile the boy came deeper and deeper under its influence, but not to as great an extent as Bassett had counted on.

The cab kept straight on down Madison Avenue to a certain cross street and then turned to the east.

After proceeding for a block and a half it pulled up before a high-stoop private house.

Bassett left his perch and, opening the cab door, looked in at his victim.

The boy's white, unconscious face, smeared by a streak of blood where the stone had cut a slight gash, lay partially pillowed by his left arm.

"So the stone hit him," muttered the rascal. "Well, it amounts to nothing. A wet rag and a piece of sticking-plaster will soon repair the damage. Now to get him into the house."

Bassett ran up the steps of the house and rang the door-bell.

The summons was answered by a sharp-featured man, who evidently knew Bassett.

"Has Clay got here?" asked the newcomer.

"No, he hasn't showed up yet," was the reply.

"Well, I've got the boy all right. Come down to the cab and help me fetch him inside."

The man followed him to the sidewalk, and between them they lifted Frank out of the vehicle, and carried him up the steps into the house.

Bassett then returned and handed the cabman a bill.

The driver looked at it, nodded in a satisfied way, turned his rig around and drove off up the street, while Bassett re-entered the house and shut the door.

Two hours later Frank came to his senses.

He was astonished to find himself lying on a lounge instead of sitting in the cab which was associated with his last recollections.

Gradually he gathered his scattered faculties, and he began to remember things as they had happened up to the moment he became unconscious.

"Where have I been brought to?" he asked himself. "I was taken ill in the cab, it seems, with the strangest sensations imaginable. I feel better now, though my head aches and my forehead is hot. Have I been attacked with a fever? I never felt better in my life when I left the house, and yet I had been in the cab but a little while when I was overcome by that strange feeling of dizziness and sickness. What could have been the cause of it? Was it caused by the closeness of the vehicle and the odd smell that seemed to pervade it? I tried to open the window and then the door, but couldn't. There must have been something wrong with the inside of that cab. I am sure of it, for if I had been taken with any serious illness I should feel a great deal worse than I do now."

There was no light in the room, which was a small one, furnished with the lounge, a couple of chairs, a small table, and a small chest of drawers in one corner, but Frank could easily recognize all the different objects.

There was one window, with a lace curtain and the blinds closed in.

He lay quiet for awhile and considered the situation.

"It looks as if this must be Mr. Austin's house," thought Frank. "When the cab reached here I was found insensible inside and brought in until a physician could be sent for to attend me. At that rate I can't have been here very long. It's funny, though, that somebody didn't remain here with me under the circumstances. Well, I suppose I may expect the people of the house to come in pretty soon."

Frank noticed that there were two doors to the room.

One at the end led out on the second floor landing, the other, on the side, opened into a square room adjoining.

This door stood ajar, a fact soon apparent to the boy when he presently heard footsteps and voices as though two or more persons had just entered the room.

He heard a scratching sound, saw the dim reflection of the flare of a match, and then the gas in the next room was lighted.

"Now I shall receive a visit," breathed the young messenger, expectantly.

He heard the moving of chairs and then a regular conversation was begun in the apartment.

He waited several minutes, but the persons in the room made no attempt to come and see him.

"I guess they think I'm still unconscious, and are waiting till the doctor comes. I might as well let them know that I'm not as bad as they have taken me to be. I'm feeling first-rate again. I'm satisfied now that it was the cab that knocked me out. Maybe some sick person had been carried to a hospital in it, and the odor of the drug that hung about him remained in the vehicle and upset me. I can't ascribe the matter to any other reason."

He rose from the lounge, pulled himself together and then approached the door that stood ajar.

As he was about to push the door open he paused in surprise, arrested by the following remark, which came from the lips of Judson Bassett.

"Now, look here, Clay, I've got to have the larger share of the reward for the return of those bonds. I took all the risk of bringing the boy to this house, drugging him in the cab, and I've got to see about getting him away before he comes to his senses, which won't be for several hours yet, for that's a mighty powerful anaesthetic that I squirted into the cab, and I've never known a person to come out of it for at least six or eight hours. It will probably be a little less in his case, as some ragamuffin fired a stone at the cab and broke the glass of one of the doors, and that naturally allowed some of the drug to get away. However, I guess he was pretty well under the influence before that happened."

Frank was fairly staggered as he listened to Bassett's speech.

He recognized the voice of the man who had called at his flat with the intelligence that a cab had been sent by Mr. Holland to take him down to 62d Street, and like a flash he realized that he was the victim of a piece of crooked work.

"My gracious!" he gasped. "How did that rascal know I had the bonds?"

The answer to his question came almost immediately when Lawrence Clay spoke, and Frank knew his tones at once.

"That's all right, Bassett," he said. "But I need the money the worst way. I'll make the difference up to you another time."

"Lawrence Clay here, too!" breathed Frank, tumultuously. "I see through the whole scheme. He was in Mr. Holland's office when the bonds were given me to deliver to-night, and it is he who has put the job up on me."

"That would be never," laughed Bassett, incredulously. "I know you like a book, Lawrence Clay. The only safe way to deal with you is on the spot-cash principle. I told you before I tackled the job what my terms would be and you agreed to them. Now you are trying to wriggle out of the arrangement. But it won't do, old man. I must have two-thirds. You seem to forget that it's up to me to collect the money. I will have to conduct the negotiation, and there'll be some risk in it."

"You can say that you picked the bonds up on the street, can't you?"

"Never mind what excuse I'll give for having them in my possession, I'll manage to find as safe a one as possible. It takes brains to execute a game of this kind right up to the handle, and I propose to see that I get my due all right."

"I'm not kicking about that, Bassett; but the fact of the matter is this—I've got a good tip on the market, and I want all the money I can get hold of to make a big strike. If I had \$5,000 to back the information I possess I could make a fortune; but I haven't, and must do the best I can."

"What is your tip?" asked Bassett, in a tone of some interest.

Clay saw his advantage at once.

"Look here, Bassett, if you'll agree to divvy even on this thing I'll let you in on the tip," he said, eagerly.

"How do I know that the tip is worth anything?"

"I'll let you judge for yourself. You know considerable about Wall Street methods, and ought to be able to size the pointer up."

"Well, let's hear what it is."

"Do I get an even rake-off on these bonds?"

"I'll agree to that if your tip is worth anything."

The conversation had taken such an interesting turn that Frank recovered almost at once from his consternation at discovering how he had been duped, and he listened eagerly to what the pair were talking about.

He forgot for the moment the seriousness of his own situation in his curiosity to learn what stock market pointer Lawrence Clay had got hold of.

If there was anything to be made out of it he wanted to be there with both feet himself.

CHAPTER VII.

FRANK OUTWITS THE ENEMY.

"All right, Bassett, a bargain is a bargain," said Lawrence Clay. "I'll tell you what the tip is. A combination of moneyed men has been formed to corner N. & O. stock, and they will begin operations in a few days. My boss is one of the brokers who has been secured by the ring to buy up the stock, at first on the quiet and afterward on the Exchange, and subsequently to manipulate the market for a rise in the shares. I judge that we'll have about ten days to get in on this deal to advantage, for the first object of the pool will be to try and depress the value of the stock before they begin buying. That will probably take several days to accomplish, if they are able to do it. You must lose no time in trying to negotiate for the return of the bonds. Of course, if you could manage to sell them piecemeal in Philadelphia or Boston it would be ever so much better for us. That, however, is rather dangerous, as the securities will probably be advertised for at once, and their loss telegraphed to the various exchanges to be posted up so as to head off any sales by the presumed finder. At any rate, do the best you can, and make all you can out of them."

"You can bet I will. But look here, Clay, how did you get hold of that tip? Inside information as valuable as yours appears to be doesn't get outside the ring, as a general rule."

"Well, it was this way: I went into Holland's private room this morning, when he was out, to get a document that was on his safe. When I reached for it it slipped between the safe and the wall. I went down on my hands and knees beside the safe to try and fish it out. While I was thus engaged Holland came in with a big trader and shut the door. Neither noticed that I was in the room, and I kept mighty quiet as soon as I got on to what they started to talk about, which was the corner in N. & O. I knew that I was getting next to a big thing, and was willing to chance discovery. If I'd been caught and threatened with a discharge I'd have hinted that it would be better to let me off easy, seeing that I was in the position to give the information away on the Street. That would have brought Holland to terms pretty quick, I guess, for if anything went wrong with such a big deal through the fault of his office he would be bound to be a big sufferer."

"You're a clever chap, Clay," chuckled Bassett. "About as foxy as they come. So that's how you got on to the tip?"

"That's the way. And it's a sure winner. The more money we can scrape together the more we'll make out of it."

"I think your tip looks all right, and on the strength of

it we'll make an even divide of the proceeds received from the bonds."

Frank, from his post of concealment behind the door, was also sure that the tip was a first-class one, and he intended to use it himself when the time came.

At the same time he felt pretty certain that now he was wise to the game that had been practiced on himself, through which these two rascals had got possession of the securities, there was small chance of them making anything out of the scheme, or out of the N. & O. corner, either.

"I can see your finish in Wall Street, Lawrence Clay," he muttered. "Both you and your associate, Bassett, will soon see the inside of the Tombs, and I'll bet you'll both be surprised to learn how I have turned the tables on you. Perhaps I had better not halloo before I'm out of the woods, but I guess those chaps will have a lively time trying to do me up any more."

"I haven't felt so good for a month," went on Clay. "This is the first time I've seen my way clear out of my difficulties. I've been on pins and needles lest my landlady should come to the office and rake me publicly over the coals for what I owe her. I've stood her up for \$60, and she is now tired of waiting for a settlement."

"You can tell her that there'll be something coming her way in a few days now," laughed Bassett.

"I'll tell her nothing if I can avoid it, for she wouldn't believe me. She has got into the habit of giving me the stony stare every time I go to the table, but as long as she says nothing before the rest of the boarders I don't care."

"By the way, that boy is likely to lose his job in Wall Street through the loss of the bonds. It will be hard on him."

"Bah! I hope he will get fired from the office. He's an eye-sore to me, and I hate him!" hissed Clay, venomously.

"Got your dagger in him, eh?" chuckled Bassett. "What's he done to you that you are so sore on him?"

"Oh, he thinks he's a little wonder because the boss makes a lot of him. But this bond matter ought to let him down with a jolt that'll knock him silly. He's too fresh for his socks, and deserves all that's coming to him."

"Thank you for that, Mr. Clay," muttered Frank. "I shan't forget this expression of your good opinion. I may have the chance yet to remind you of it. It's you who will get the bounce from Wall Street, not me, and the office will be well rid of you."

"What did you do with the bonds, Bassett?" asked the margin clerk, suddenly.

"Don't you worry about them. I've got them safe."

"How are you going to dispose of the boy so that he won't give us trouble?"

"The cab will be back at one o'clock, and I'll carry him uptown and leave him at the door of the house where he lives to recover his senses at his leisure."

"That's a good idea. He won't have any evidence then to show that he was taken in and done for. He may tell his story to Holland, but it will look kind of fishy."

"Oh, he won't know what happened to him. If the police should be called to verify his story of being carried off in a cab they'll never be able to find my man. They'll be likely to report that his statement is a ghost story. Do you want to see the boy before you go? He's in the next room."

"Yes. I'd like to see how the young monkey looks."

"Follow me, then."

"They're coming in here," said Frank to himself. "I'll have to pretend insensibility."

He stepped back and stretched himself out on the lounge with his eyes closed.

A moment later Bassett and Clay walked into the room.

The former lighted the gas, and both men looked at the apparently unconscious boy.

"What happened to his head?" asked Clay. "He's got a cut there."

"I told you that a stone broke one of the windows of the cab. Well, it hit him where he lay, knocked out, in the corner of the vehicle."

"Too bad that it didn't put one of his eyes out," snarled Clay. "I'd like to see his beauty spoiled. It might put his nose out of joint with our stenographer at the office. The two of them are on the chin-chin all day long. They make me weary. I can't understand what she sees in him."

"What's the difference?" replied Bassett. "He'll probably get fired anyway for losing the bonds."

"I hope he will, but it is possible he may have the good luck to squeeze out of the trouble. It's hard to down chaps that have his nerve."

"Well, come on. I'll see you to the door," said Bassett, turning out the light.

The pair left the room by the other door.

When Frank heard their footsteps on the stairs outside he jumped up, opened the door and looked after them.

Presently he heard the hall door slam, and soon after he heard Bassett coming back.

For fear he might come in the little room again he returned to the lounge.

Bassett, however, entered the other apartment.

Frank got up and peeped in to see what he was about.

He saw him go to the table at which he and Clay had been sitting, open a drawer and take out the package of bonds.

He opened the bundle carefully, took out the securities and examined them, making some notes on a pad, after which he began to wrap them up again.

While he was thus engaged the man who admitted him to the house entered the room and told him that he was wanted downstairs by some visitors.

Turning down the gas, and leaving the securities on the table as they were, he followed the other man out, and Frank saw them go downstairs together.

"This is my chance to secure the bonds and make my escape if I can," breathed the young messenger.

He slipped into the square room and laid his hands on the package.

"I wonder if I couldn't fool this Bassett into the belief that he still has the securities, for if he finds that both I and the bonds have gone off he'll know right away that the game is up and will make himself scarce so that the police won't be able to find him to-morrow."

Frank opened the drawer in the table.

There was a lot of writing-paper there that by folding in the center would be about the same size as the bonds.

So he unwrapped the securities, took them out and placed them in an inner pocket of his jacket.

Then he substituted the writing paper in their place,

wrapped them up and left them in the same position and shape that Bassett had done.

"Now to sneak out of this house and get away from the neighborhood, wherever it is."

Passing out onto the landing, he listened attentively.

He didn't hear a sound in the house.

He took courage and glided down to the hall door.

It was locked, but the key was there, and turning it softly Frank let himself out, shut the door, ran down the steps and started up the street at a rapid pace.

CHAPTER VIII.

FRANK PAYS HIS BOSS A MIDNIGHT CALL.

When Frank reached the corner he looked around to see where he was.

He found that he was at Fourth Avenue.

Looking in at a corner saloon he noted that it was half-past eleven by the clock there.

"Mother will wonder what has become of me. I promised to be home before ten. Now what shall I do? Go to Mr. Austin's house at this hour and explain the cause of the delay? I hardly think I'd better. The best thing to do will be to go to Mr. Holland's home on Madison Avenue and tell him what I've been through."

He made a note of the street on which the house stood, and which he would know again, though he hadn't taken the number in his hurry to get away.

Then he started in all haste for his employer's residence.

It was just midnight when he got there.

"I guess everybody is in bed. I'll have to wake some one up."

So he pulled at the bell in a way that meant business.

The cook, who slept downstairs, in a small room off the kitchen, heard the ring, partly dressing herself, came to the area door and inquired who was there.

"I want to see Mr. Holland on important business," replied Frank.

"He went to bed an hour ago."

"Then wake him up and tell him that Frank Whiteley is on the stoop."

The cook hesitated about doing as he wanted.

"You'd better return in the morning," she said.

"I positively must see him now," replied Frank. "It's an urgent matter. I am his office messenger."

The cook then consented to arouse the master of the house, and did so.

The broker was astonished to hear that his messenger was outside, and, suspecting that it might have some connection with the package of bonds he had given the boy to deliver, he partially dressed himself, went to the door and admitted Frank to the hall.

"What's the trouble, Frank?" he asked.

"It's about those bonds I was to deliver, sir."

"Well, didn't you deliver them according to directions?"

"I did not."

"Why not?" asked the broker, sharply.

"Because I've been in trouble."

"In trouble?"

"Yes, sir. I was drugged and the package taken from me."

"My goodness! Then you've lost them? How did this

happen? Come up to my library. I shall have to telephone the police."

"I lost them for a couple of hours, sir; but I've got them back again."

"You have got them back," replied the broker, much relieved, as he led the boy into his library. "Take a seat and tell me the whole story."

Frank began at the beginning and related how he had been decoyed into the cab and drugged in some way he couldn't explain.

"Why, I sent no cab to your house," said Mr. Holland.

"I understand that now, but at the time I thought that you had done so, and thus fell into the trap."

"But how could that rascal have learned that you had a package of valuable securities in your possession?" said the broker, greatly puzzled.

"I am sorry to say that he found out through one of your clerks."

"Found out through one of my clerks!" exclaimed Mr. Holland, incredulously.

"Yes. Lawrence Clay is the guilty man. You remember he was in your private room when you handed me the package to take uptown, and gave me my instructions."

"But surely you are in error. Lawrence Clay would not—"

"Wait till you've heard all of my story and you can then judge for yourself."

Frank went on to tell his experiences at the house where he had recovered his senses, and related, as near as he could recall, all the conversation that had taken place between Clay and Bassett.

When he repeated Clay's story of what he had overheard Mr. Holland and his visitor say in connection with the projected corner in N. & O., the broker started, and looked much disturbed.

He made Frank go over that part again.

"You not only heard Clay's voice but you recognized his face in the room, did you?" he asked his messenger.

"Yes, sir. And I will be able to identify Bassett if I ever see him again. He was disguised with a beard when he called at my house, but I saw his natural face when he was talking with Mr. Clay."

"I had no idea that Clay was such a rascal," said Mr. Holland, with a stern countenance. "The fact that he overheard such an important matter in my private room complicates matters greatly. I am afraid that it would be useless to cause his arrest and that of his companion for this robbery, as their denial would largely offset in court your uncorroborated testimony. In the meantime I cannot afford to discharge him until after my connection with the N. & O. deal has ceased. Be careful yourself that not a hint of what you have learned about it gets out on the Street."

"You can rely on me, sir."

"I am sure I can, Frank. Well, you can leave the bonds here to-night. Call early in the morning and take them to Mr. Austin's house, explaining to the gentleman how you were prevented from delivering them at the stated hour. In respect to Clay, treat him as usual, and do not give him any reason to believe that you are aware that he had any connection with the project of which you were temporarily the victim. He will believe, then, that he is safe from dis-

covery. In the meantime I will consult with the head of the Wall Street Detective Bureau, and see if I can make a case against Clay and his associate, Bassett. I think that is all I need to say to you to-night. Do not fail to call here at eight in the morning for the bonds."

Frank assured Mr. Holland that he would be on hand at the hour mentioned, and then bade his employer good night.

It was two o'clock when he got home, and he found his mother and sister Bessie sitting up, very much worried over his non-appearance.

"Why, Frankie, where have you been?" asked his sister, who let him in.

"Well, I've been to two places—the boss's house for one."

"You never told us that you expected to call on Mr. Holland. You said you'd be home early, and here it is after two o'clock. We've both been imagining all sorts of dreadful things in connection with your unexplained detention."

"What happened to your head, Frank?" asked his mother, noting, with some alarm, the cut on his forehead.

"That happened to me in the cab. Some boy threw a stone through the glass, not intentionally, I suppose, and it struck me. Such accidents are liable to occur in New York, any time," he said, lightly.

"It might have put your eye out," she said, with some concern.

"That's true. It might have done so, but fortunately it did not. Now go to bed, both of you. I shall want to be called not later than six thirty, as I've got to be at Mr. Holland's house at eight."

Frank thus avoided going into particulars about his night's adventures, as he knew that it only would disturb his mother.

Next morning he delivered the bonds to Mr. Austin, and told that gentleman what he had been through the night before.

"You're a pretty smart boy to get out of it as well as you did, and to recover the securities also," was that gentleman's admiring comment.

Frank reached the office half an hour late that morning.

Lawrence Clay was at his desk, as the boy soon found out when he went in to tell Kittie that she was wanted in the private office.

Clay lay at him furtively, but Frank paid no attention to him.

That afternoon a quiet-looking man called at the office and asked to see Mr. Holland.

Frank showed him into the private room.

Presently the broker rang for his messenger.

When Frank responded, Mr. Holland said:

"Frank, this is Detective Hennessy. Tell him the story of the bond robbery of last night."

The boy complied, and the detective made several notes.

"Do you know the street and number of the house to which you were brought?" inquired the officer.

"I know the street, and can point out the house, but I did not take the number," answered the young messenger.

"Then we will go up there and you can point it out to me. As for this clerk of yours, Mr. Holland, I will keep my eye on his movements and see what I can find out about him. It is probable he will enable me to spot his associate in a day or so."

As it was nearly time for Frank to leave the office for the day, the broker told him to go with the detective at once, and the two departed together.

Two days later the officer made a report to Mr. Holland that rather opened his eyes as to the real character and habits of his margin clerk.

The report of itself, without reference to the connection Clay had with the bond affair, would have furnished sufficient ground for the trader to wish to get rid of him.

Clay was therefore slated for a bounce as soon as Mr. Holland had concluded his business with the pool interested in booming N. & O. stock.

In the meantime Clay had met Bassett again and learned of Whiteley's escape from the house that night.

Bassett, however, believed that the package he had locked up in a Tenderloin saloon-keeper's safe still contained the bonds, and looked to see them advertised for.

Lawrence Clay, however, was rather disturbed by the situation, though he entertained no idea that any suspicion attached to him.

He was worried because no mention was made in the office about the loss of the bonds, nor had anything appeared in the newspapers bearing on the subject.

Furthermore, Frank Whiteley had neither lost his job, nor did he appear to be disturbed about his late night adventure.

"I don't like the looks of things," Clay remarked to Bassett, three nights after the occurrence. "I'm certain there is a quiet investigation going on under the surface by detectives, of course. Whiteley, to judge by his demeanor, has been relieved of all responsibility in the matter. It is evident that he doesn't know that I was at the bottom of it or I should have had an unpleasant interview with Holland."

"Then why need you bother yourself on the subject?" replied Bassett.

"Because there is no telling what a detective may find out. Has that house been visited by any sleuth since that night?"

"Not that I have heard."

"You haven't been there since, have you?"

"No. I shall keep away until this matter has blown over."

"Well, you can't be too careful, Bassett. I scent danger in the very fact that the robbery has been kept so profoundly secret. Not a hint has been given out in the office, and the bonds have not been advertised for. Even if they are later on I'm afraid it will be a delicate matter to negotiate for their return, for the boy's premature escape shows that crooked business was at work; and then Holland knows that he never sent a cab for Whiteley. You made a big mistake in fetching the boy to that house. You should have taken the bonds from him in the cab and then dumped him out into some convenient areaway. It looks to me as if we'll never be able to realize anything out of the job, which will be pretty tough on me, as I depended on getting hold of enough cash through it to buy N. & O. in a few days."

"Oh, the game isn't up yet," replied Bassett, coolly, as he led the way to a nearby saloon, neither man being aware that Detective Hennessy was watching them at the moment.

CHAPTER IX.

LAWRENCE CLAY GETS IT IN THE NECK.

Frank, in the meantime, didn't overlook the fact that he had got hold of another tip that had all the earmarks of a sure winner, for Mr. Holland had as good as admitted to him that night at his house that he was interested in a big deal connected with N. & O.

On the morning after the bond robbery he looked the stock up in the daily market report and found that it was going at 52.

After that he kept his eye on it and noticed that it was subject to constant fluctuations in price, closing each day a little lower than the day previous.

Finally it reached 47, and for two days remained at about that figure, then it started to rise again, but only a fraction of a point at intervals.

"I guess it's as low as it's going to go," thought Frank. "I'd better buy now before it gets any higher, so as to gather all the cream. It's funny how many people never start in buying till the skim-milk period is reached, and then they wonder why it is they get left. There is only one way to do if you want to make money out of stocks. Study them well. Watch for them to go down and then buy. When they go up, sell out. This idea of buying stocks when they're high is pure foolishness. Not any of that thing for me."

So Frank went directly to the little bank in Nassau Street and invested all his funds in 300 shares of N. & O., at 47 5-8, on a margin of ten per cent.

He also told Ben to buy the stock, assuring him that he had information pointing to a rise in the price in the near future.

Ben believed him, and bought 75 shares at 48.

From that day N. & O. continued to go up, especially as the general market improved in tone, and it reached 56 before many people noticed that it was a good stock to buy.

A few days later the papers began to speak about the improved business that the road was enjoying, and whether there was any truth in the report, a good many speculators took notice and sent buying orders for the stock to their brokers.

Of course the increased demand for the stock, which was rather hard to get at this stage of the game, sent the price up higher, and it was presently quoted at 64.

Next day it went to 67, and then Frank began to consider the question of selling out.

Before he had quite made up his mind it reached 75.

"That's as high as I'm going to risk it," he said to himself, and took the first chance he got to run up to the bank and order his 300 shares to be sold.

The stock went at 76, and Ben got out at about the same figure.

When Frank figured up his profits he found he had made \$8,400.

Ben was tickled to death to find that he had cleared \$2,000.

"I forgot to tell you that I took another flyer on the market, Kittie," said Frank, on the following afternoon.

"Have you, really?" she exclaimed.

"Yes, and I have just cleaned up a matter of \$8,000 by it. I'm worth nearly \$10,000 now."

Kittie looked at him in wonder.

"You're joking, aren't you, Frank?" she asked.

"Not a bit of it. There's the proof of the pudding," and he showed her his statement and check from the bank.

There was no getting away from that evidence, and she congratulated him on his success.

"Why, it seems only a few days ago that you made your first speculation, and won \$150. After that you expressed a desire to find out how it felt to be worth \$1,000. Now it appears that you're worth ten times that amount. How does it feel?" she asked, with a roguish smile.

"It feels all right," he replied.

"I should think you'd be so excited that you could hardly attend to your work. I know I should."

"To tell you the truth, Kittie, it doesn't seem to make such a great difference after all whether a fellow is worth \$1,000 or \$10,000. I haven't the least inclination to go out and paint the town red. I'm rather surprised that I take it so cool. Once I thought that if I ever came to make \$1,000 nothing would hold me in, but I find that I look on the matter differently now."

At that moment Mr. Holland's bell rang for him and he had to leave her.

That night Frank carried home \$800, of which he gave his mother \$700 and Bess \$100.

It was a delightful surprise for them to learn that he had made a big winning in the stock market.

"We must move to a better flat now, mother," said Bessie, "and put on a little more style. We can easily afford to do it."

"That's right," nodded Frank. "You want to get into the swim, for some day I hope to become a millionaire."

"I hope you will," laughed Bessie. "But it will take a long time to make a whole million, if you ever do."

Two days later the syndicate having unloaded their holdings at a big profit, N. & O. began to go down again.

Its fall, however, was gradual, and there was no panic on the market.

On the following Saturday, Mr. Holland called Lawrence Clay into his private room and told him that he would have to dispense with his services.

Clay was taken by surprise, and asked the cause of his dismissal.

Then the broker told him a few things that startled him. Clay, however, vigorously denied his guilt.

Then Mr. Holland called Frank in and made him tell all that came under his observation at the house where Bassett had taken him in the cab.

Clay was simply paralyzed by his revelations.

The broker completed his discomfiture by telling him what Detective Hennessy had found out about him.

The margin clerk couldn't find any words to defend himself with, and so threw up his hands.

"I'm a ruined man," he gasped, with ashen face. "I'll never be able to get another position in the Street."

"You ought to be thankful that you've escaped arrest and the degradation of a cell at the Tombs. The cashier will hand you your money."

Lawrence Clay left the room like a man who had received

a terrible blow, and soon afterward he walked out of the office and took his way uptown.

His heart was swelling with rage against the young messenger, and he swore that he would be revenged on him.

When he reached his boarding place another disagreeable surprise awaited him.

His boarding mistress said that she had rented his room to somebody else and that he couldn't remain any longer.

She also informed him that she had attached his trunk, and that he could have it when he paid her all that was due.

He staggered from the house and went to a well-known billiard-room, where he expected to find Judson Bassett.

There he learned that Bassett had gone to Boston.

Then Clay started in to drink to drown his thoughts.

Between drinks he played pool and subsequently poker, with various acquaintances.

His associates wondered why he was so sullen and reckless in his behavior.

He didn't give them any satisfaction, and a few hours later reeled out on the street, dazed with drink and broken in purse.

On Sunday morning he awoke to find himself in a cell with a crowd of drunks and kindred characters.

Later on he was brought before a magistrate, who fined him \$10.

As he couldn't pay it he was sent to jail for ten days.

Apparently, Clay was finding out that the way of the transgressor is hard.

CHAPTER X.

THE SCHEME THAT MISSED FIRE.

The fact that Frank could put his hands on \$9,000 cash any time he wanted did not make any perceptible difference in his conduct at the office.

Kittie was the only one in his confidence there, even Ben didn't know exactly how much he was worth, though he judged he was pretty well fixed, for he had about \$2,300 himself stowed away in anticipation of another plunge into the market.

Mr. Holland would have been greatly surprised if he had learned the exact financial standing of his messenger boy.

There didn't seem to be much danger of his learning it, however.

One afternoon, while Frank was out on an errand, a man, accompanied by a well-attired young woman, entered the office and asked for Mr. Holland.

They were ushered into the broker's private room.

"Well, what can I do for you?" asked the trader, who was in the act of signing a check that closed the account of one of his customers.

"We have called here to collect a little money from you, Mr. Holland," said the man, proceeding straight to business. "I want you to write a check to 'Cash' for the sum of \$10,000, and do it quick, do you understand? I came prepared to enforce my demand," he added, drawing a bulldog revolver. "You have your check-book before you. Make no delay or I shall kill you where you sit. This is a desperate chance I'm taking, consequently I can't afford to stand any fooling. It is a question of life or death for you." He quickly glided behind the astonished and almost paralyzed broker and jabbed the muzzle of the weapon

against his back. "Now, if I am forced to shoot, the report will not be heard beyond this room," he went on. "I have you dead to rights. Write that check now and this lady will take it out and cash it. I shall remain until she has had a reasonable time to get the money. Then you can telephone the police if you want to."

The tone of the man's voice showed that he was in dead earnest, and the broker's face went white.

He trembled so violently that the pen dropped from his nerveless fingers.

"Brace up and write!" gritted the rascal in his ear. "It's your life against \$10,000."

He emphasized his words by pressing the gun deeper into Mr. Holland's ribs.

The broker realized his peril, and taking up his pen proceeded to obey the man's directions.

He tried to delay the operation in the hope that one of his clerks might enter the room, but the villain behind hastened action by pressing his weapon against his spine.

"Time is passing," he snarled. "Write, or by—"

At that critical moment the door opened and Frank entered the office, hat in hand.

He had brought an answer from the broker he had just visited and had come in to deliver it.

For the moment the man and his female accomplice were disconcerted and almost at their wits end.

Then the rascal pulled himself together.

"Get rid of him!" he hissed between his teeth, prodding the unfortunate broker with the muzzle of his revolver.

Mr. Holland, raising his hand, attempted to speak.

The look on his face startled Frank.

He was sure something was wrong.

"Go," said Mr. Holland, in a hollow voice. "I will see you presently."

Frank hesitated, looked at the man who stood behind his employer, and then at the woman, whose face bore an expression he didn't like, glanced at the broker and then obeyed the mandate, closing the door after him.

"There's something wrong in there," he said, breathing quickly. "I'm sure there is. Mr. Holland looked frightened. Can it be a hold-up game of some kind? What shall I do? It may be up to me to save the boss. Yet how can I interfere? Suppose, after all, I am mistaken, and everything is all right, what a figure I would make of myself butting in just because I imagined—"

At that moment the woman came out of the private room, with a paper in her hand, and hastily left the office.

On the spur of the moment Frank decided to follow her.

Putting on his hat, he darted out after her.

He caught sight of her entering one of the elevators, and he took to the stairs, flying down two steps at a time.

She was going out of the street door when he landed in the corridor.

He hurried out after her and trailed her up the street to the Manhattan National Bank.

That was where Mr. Holland kept his funds.

She took her place in the line at the paying-teller's window.

Frank, with his head down, darted past and entered the cashier's den.

He hurriedly explained the situation to that gentleman.

The cashier called in the bank detective and told him to

watch the woman, then he sent a few words on a pad to the paying-teller, and taking the telephone receiver off his desk asked to be connected with Holland's office.

Kittie answered the call.

"Please call Mr. Holland to the 'phone. Don't switch me on to his private wire, but bring him to the office 'phone."

That's the way the cashier put it to the stenographer, and she was clearly surprised at so unusual a request.

"Please tell me who you are, sir?" she asked.

"Mr. Forbes, cashier of the Manhattan National Bank. It is a very important matter that I wish to speak to Mr. Holland about."

"But why not let me switch you on to his wire?"

"I have my reasons, young lady," replied the cashier, sharply.

"Hold the wire, then, please," answered Kittie.

She hurriedly left the counting-room and entered the private office.

Mr. Holland and his rascally visitor were seated close together.

"Mr. Forbes wishes to speak to you on the office 'phone, Mr. Holland," said Kittie.

"Mr. Holland will come in a moment, miss," said the caller, with his basilisk gaze on the distressed broker. "He is very busy just now."

Kittie looked inquiringly at her employer, and he mechanically said:

"Yes, yes; I will be there in a minute."

Then the stenographer left the room.

Going to the 'phone she told the cashier that Mr. Holland would talk to him in a few moments.

At the bank, when the woman reached the window and passed in the check, the teller looked searchingly at her.

"Just take this down to the cashier's office and have it O. K.'d, please."

"What for?" asked the woman, sharply.

She knew well enough that a check to "Cash" is payable to "Bearer" without identification.

"Because that is our way of doing business," replied the teller, politely.

The woman hesitated.

She didn't like the outlook.

"This way, madam," said the detective, who was at her elbow, taking her gently by the arm. "The cashier's room is at the other end of the corridor."

"Do you refuse to honor this check?" demanded the woman of the teller in an angry tone, paying no attention to the bank detective.

"You will have to comply with our rules, madam," replied the teller.

"You are blocking the line, madam," interposed the detective.

Seeing that she couldn't get the money, she yielded with very bad grace and walked down to the cashier's office.

She was getting nervous and a bit excited, for she knew that time was passing and that her companion had arranged to give her only a certain interval in which to cash the check.

When Frank saw her coming he stepped into another room.

She entered the cashier's office.

"Please O. K. that check," she said. "I am in a great hurry."

"This is a large amount for a check to 'Cash,'" remarked the cashier, with the telephone receiver at his ear.

"What difference does that make?" she demanded, angrily. "Am I to get the money or am I not?"

"One moment, madam. Take a seat."

She refused to sit down, however, and tapped the floor nervously with the toe of her French boot.

"I can't stay here all the afternoon," she cried, after a minute had passed. "If you won't honor that check I'll have to take it back to Mr. Holland."

At that moment Mr. Holland's voice reached the cashier's ear.

"Is that you, Mr. Forbes?" came in agitated tones.

"Yes."

"Has a check to 'Cash' for \$10,000 been presented at the bank?"

"Yes."

"Has it been paid?"

"Not yet. The person is here."

"Don't pay it, then, but arrest the woman."

"That's all I want to know, sir," replied the cashier, hanging up the receiver.

Then he made a sign to the detective, who was standing outside the glass door.

The bank officer entered the room.

"You will hold this woman in the bank till I can get an officer here to take her in charge," he said.

The woman uttered a scream of rage and made a break for the door, but the detective grasped her by the arm and held her.

Frank, who had passed out into the corridor by another door, was a witness of her capture.

She was not easily subdued, however.

Like a panther at bay, she turned on the detective.

Placing her hand at her breast she flashed out a keen stiletto and struck the officer on the hand with it, making a nasty wound.

Then, tearing herself loose, she started to fly.

Frank saw her stab the detective and dash out of the door.

He immediately flung his arms around her and held her as in a vise.

She kicked and screamed, raising great excitement in the bank, but the young messenger swung her off her feet and rushed her back into the cashier's room, where she was overpowered.

The detective was allowed to run out to a neighboring drug store to have his wound attended to, and by the time he got back the patrol wagon with two policemen was at the door and the furious woman was being loaded into it.

Frank, after seeing her driven away, returned to the office, pleased to think that he had been largely instrumental in saving his employer from being done out of a big sum of money.

Mr. Holland, after he had listened to his story, could scarcely thank him enough for the part he had played in the affair.

As a substantial token of his appreciation he handed the boy his check for \$500 before he went home.

CHAPTER XI.

THE PRINCE OF WALL STREET.

All the morning papers had the story of the holding up of Broker Holland at the point of a revolver in his own office for a check of \$10,000 made payable to "Cash," and described how the scheme was frustrated through the wit of Messenger Frank Whiteley.

The story, of course, interested all Wall Street, for 'most any other broker stood a chance of running up against the same kind of game at the hands of any man or woman desperate enough to attempt it.

Soon after nine the office was full of traders that had dropped in to congratulate Holland over his good luck in having such a valuable office boy.

While waiting for the broker to show up the crowd proceeded to make a hero of Frank.

It seemed to be the general opinion in Wall Street that morning that Frank was the very prince of messengers, and had Holland expressed his intention of going out of business there certainly would have been a scramble among many of the traders to secure Whiteley for a messenger.

At any rate, Frank listened to all kinds of complimentary remarks about himself, till it is a wonder that his head didn't grow abnormally large.

Finally, he escaped into the counting-room, but there he was up against it just as bad.

Kittie had something to say; Gilmore, who had been promoted to Lawrence Clay's job, had something to say; the cashier had something to say, and—but what's the use of mentioning them all?

The opinion was general that Frank had done a big thing, and he was forced to believe that he had.

At any rate, he had the boss's check for \$500 in his pocket as a pretty good evidence of the fact.

Frank and Mr. Holland practically held a levee till close on to ten when there was a scattering of the traders in the direction of the Exchange.

All the other messengers in the district piped Frank off when they saw him on the street, and quite a lot of good-natured chaff was flung in his direction.

At eleven o'clock Frank and Mr. Holland went to the Tombs Police Court to appear against the woman associate of the rascal who had held the broker up for the check of \$10,000.

She gave her name as Mrs. Van Dyke, and she was held for the grand jury.

Several detectives were out hunting for the man himself.

About noon Frank was sent to a broker in the Mills Building, and while waiting to get an interview he heard three brokers discussing the rumored consolidation of two railroads out West.

One of the brokers asserted that the merger was a fact and would be confirmed in a few days.

"How do you know that?" asked one of the others.

"I've inside information to that effect," he answered.

"You mean you think you have," laughed the third man.

"I know I have, and I've bought 20,000 shares of N. S. on the strength of it."

"Is this a jolly, or not?" asked the second man.

"No, sir. If you chaps want to be on the sunny side

of the market a week from now, buy N. S. and you won't make any mistake."

"Why, N. S. has been in the doldrums for more than a year," said Number Three. "It's selling ten points below what it did sixteen months ago."

"And it will be selling thirty points higher than it is now, ten days hence."

"If I was certain of that I would put every cent into it I could beg or borrow."

"What do you want me to do? Draw up an affidavit to that effect?" laughed the man who seemed to be giving out the pointer.

"No. You might tell us, however, how you came by your knowledge."

"Well, my brother is secretary of the company, Nuff said."

"Did your brother send you word about the consolidation?"

"You want to know too much all at once, Bradley. Can't you see through a millstone when there's a hole in it?"

Whether they could or not, Frank thought he could.

He judged that the broker was trying to put the others on to a good thing in a roundabout way, because he was bound by some arrangement not to state the matter directly.

He remembered, too, that he had seen statements in the newspapers about a possible consolidation between N. S. and a rival road, and these rumors had been repeated at different times.

He judged that such a combination of interests would be highly beneficial to N. S., and he decided to buy some of that stock on the strength of it.

At any rate, it was a pretty safe speculation, as the road was selling way down below what it ought to be worth.

Accordingly, that afternoon he bought 1,000 shares of N. S., at 54, on margin.

Three days afterward the news was confirmed and the stock began to boom.

Frank immediately bought 700 additional shares at 57.

He also passed the tip on to Ben, who collared 400 shares at 59.

In a week N. S. was selling at 80.

Both boys sold out at a trifle above that, and Frank figured up that he had made \$42,000 out of the deal, while Ben jubilantly announced that he was about \$8,400 better off.

Frank went in to hold a jollification meeting with Kittie, and to amaze her with his extraordinary good fortune.

"So you're actually worth \$50,000?" she exclaimed.

"That's right, or to be exact, \$51,600 this minute."

"Why, you're worth as much as some of the brokers down here," she said.

"Possibly."

"No wonder you're called the Prince of Wall Street. If this keeps on you'll be called the king one of these days."

"I shouldn't object, provided you would share my good luck as the queen," he replied, rather pointedly.

"Why, aren't you awful!" she said, blushing furiously.

"I hope not. I'm out for two things, both rather hard to capture, I'm afraid, but I still have hopes of getting there—a round million in money and a very pretty girl named Kittie Carter. Good morning," and Frank thought it about time to skip.

What Kittie thought just then we don't know, but she looked very warm for the next hour.

When she got back from lunch she found a big box of her favorite candy and a bunch of violets on her table.

She didn't have to indulge in much mental figuring to decide who had left the articles there, and she looked as if she was very much pleased.

"Mother," said Frank, when he got home that afternoon, "can you stand a shock?"

"A shock," she replied, looking nervous. "What do you mean?"

"I mean that I've been speculating again, and I've——"

"You've lost all your money."

"Do I look like as if I had? Do I resemble in any way a candidate for the 'Down and Out Club?' No, mother, I have simply made a whole lot of money this time."

"A whole lot!"

"Over \$40,000. Don't scream, please, or the neighbors will think you've been taken with a fit. I'm worth just \$51,600. How does that strike you?"

It was some little time before the little mother could realize that her big, stalwart son was not jollying her.

She could not understand how a messenger boy in Wall Street even could accumulate so much money as he had done in such a short time after he had once got started.

"Well, it's a fact, mother, though messengers as a rule do not get rich so quick as that. But I've had exceptional luck in getting hold of fine tips, and my brains have shown me how to turn them to the best advantage."

When Bessie came home, Frank sprang the news on her, and she nearly fell off the lounge she was sitting on.

Whereupon her brother grabbed her around the waist and made her execute a mild kind of Indian war-dance with him about the room.

"Why, Frankie!" she cried, breathlessly, "you never can mean that you actually have made all that money."

"I always mean what I say, sis. The whole family down to the baby (the baby was ten years old) are going to have brand-new outfits to celebrate the event. You can begin picking yours out as soon as you please."

There was a hot time in the flat that night as soon as the younger brothers and sisters heard the news, and there was a hot time around the block next day when the younger Whiteleys, with a good deal of pride, circulated the news.

Every girl of any age at all decided that she was only too willing to be something more than a sister to the young fellow whom all the grown people had nicknamed the Prince of Wall Street.

CHAPTER XII.

FRANK GATHERS IN SEVENTY THOUSAND DOLLARS.

"I think it's about time that you became acquainted with my sister, Kittie," said Frank on the following day, which was Friday.

"I shall be very glad to know her," replied the fair stenographer, with a smile.

"That's what I thought. She's quite anxious to know you, too, for she says I have talked so much about you that I have aroused her curiosity. Se's coming over here to-morrow at one o'clock and, if you don't object, we'll go to lunch together. My friend, Ben Webster, who, by the way,

is something of a small capitalist himself, being worth over \$10,000, all made in the stock market, will also honor us with his company."

"Does your sister look like you?" asked Kittie.

"Something, but of course she's ever so much better-looking."

"Then she must be quite pretty," replied Kittie, archly.

"No bouquets, Miss Carter, if you please," grinned Frank, rather pleased than otherwise. "I don't know that she's any prettier than you are."

"I think you are throwing a bouquet yourself," she answered, with a blush.

"Well, you deserve all I can lay at your feet, Kittie. I think you're the nicest girl in the world, and I don't care who hears me say it."

Kittie blushed still rosier and did not answer.

"I expect my sister to fall in love with you," he went on; "and I hope you'll like her very much, too."

"I'm sure I shall if——"

She stopped suddenly.

"If what?"

"Oh, nothing!"

"Come now, you can't get out of it that way. I must know the if."

"I'm not going to tell you."

"Yes, you are. I insist on knowing. You said you were sure you'd like her very much if——what?"

Kittie shook her head.

What she had almost said was "if she (Bessie) looked anything like him" (Frank), but she didn't want to say it when she recollected herself, and Whiteley couldn't make her acknowledge the uncompleted sentence.

Next day, about one o'clock, Bessie appeared at the office in her "best dress."

Kittie had also dressed herself with extra care in anticipation of the meeting.

Each girl wanted to make a favorable impression on the other, and they succeeded.

In fact, they cottoned, as the saying is, at once, and were soon chatting together like old friends, much to Frank's delight.

Ben soon came in and the four started for a nearby restaurant, where Whiteley ordered the best in the way of a lunch that the place could produce.

The girls, being both very pretty and vivacious, attracted a great deal of notice at the table, and many admiring glances were cast in their direction.

Frank let Ben do the polite to his sister, while he monopolized as much of Kittie's attention as he could.

"If you have no objection, Miss Carter, we'll take a boat down to the Island this afternoon and see a few of the new sights of the season," he said, eagerly.

Kittie was not opposed to this arrangement, which had been decided on between Frank and his sister, and so they took the next boat down the bay.

They had a bang-up time, the expense being divided by the two boys, and after a swell dinner at one of the big hotels they passed the evening at various amusement resorts until they felt it was time to return.

Ben took Bessie home, leaving Frank to do the same for Kittie.

The wealthy young messenger made the most of his op-

portunities to impress on the stenographer the fact that he considered her the whole thing with him, and she seemed very happy in his society.

After that, Kittie and Bessie saw a good deal of each other, and grew to be great chums.

Bessie soon found out that Kittie was a good deal in love with her brother, and she, aware of Frank's feelings on the subject, gave him several hints that sent him into a second heaven of happiness.

In fact, before the summer was over Frank and Kittie were next door to being engaged, though he hadn't as yet asked her the important question.

It was about this time that Mrs. Van Dyke was tried, convicted and sent to the woman's prison up the State.

Her associate in wickedness had not been captured, and the police seemed to have abandoned their efforts to catch him.

One day in the early part of September Frank found out that plans were under way by a clique of brokers to corner a well-known stock, which was going at 89.

He got his information through his sister, who was very friendly with a certain young lady who ran a public stenographer's office in the same building where she worked.

A wealthy young broker had become smitten with the stenographer, who had been doing work for him for some time, and coming into her office one day, under the influence of several mint juleps, he had grown uncommonly confidential, and told her that he could offer her a chance to make some extra money.

This young lady was not letting any chances of that kind get by her, and she worked her cards so well that the broker gave the snap away to her.

As she was not accustomed to do any speculating, and knowing from Bessie that Frank was something of an expert in a small way, she asked Bessie if her brother would execute a commission for her in that line.

Bessie said that she was sure he would gladly do so if she asked him.

The young lady then told her that she had \$500 that she wanted to put into B. & L., and said that Bessie's brother would make some money, too, if he bought a few shares of the stock himself.

Bessie was immediately interested, and succeeded in getting all the particulars from her friend.

That night she handed the information over to Frank.

"This looks like a pretty good thing, Bess," said Frank. "I'll go around to your office to-morrow some time and you can take me upstairs and introduce me to Miss French."

Accordingly, Frank presented himself next day at one o'clock at his sister's place of business, and was introduced to the public stenographer.

They had quite a talk together, at the end of which Miss French handed Frank her money, and he promised to put it up on B. & L. on the usual margin, agreeing to loan her about \$400 so that she could get 100 shares.

"You are very kind, Mr. Whiteley," she said, with a smile. "I only expected to be able to buy 50 shares."

"Don't mention it, Miss French. Your tip is worth that easily. We both ought to make a good thing out of this."

This time he didn't go to the little bank, but to a well-known broker, where he bought the 100 shares for Miss

French, subject to his own order, and 5,000 shares for himself.

This was a big deal for him, as it took about \$45,000 to cover the margin.

He did not forget to put Ben on to it, and that lad, who was willing to swear by his chum's sagacity, immediately went to the little bank and bought 800 shares of B. & L. at the same figure, namely 89.

In a week the stock was selling around 95.

Then it began to boom in good earnest, and two days afterward had climbed to 103.

Frank called on Miss French.

"I think we'd better sell out," he said to her. "It will probably go higher, but I don't think it is wise for us to take the risk of hanging on for the last dollar."

"Use your own judgment about it, Mr. Whiteley," she replied. "Whatever you do will be perfectly satisfactory to me."

Accordingly, Frank sold out his own holdings and hers at 103 5-8.

That gave him a profit of \$70,000, and Miss French made \$1,450.

Ben held on a little longer, getting 104 3-8 for his shares, and clearing the sum of \$12,000, which raised his capital to \$23,000.

"How much are you worth now, Frankie?" asked his sister that night, when he told her that he had closed out the deal.

"I am worth \$122,000."

"Gracious! You'll be a rich man one of these days."

"I hope so. I'm out for two things—a million and Kittie Carter."

"You've as good as got Kittie already," smiled his sister.

"Are you glad?"

"Very. She's one of the nicest girls in the world."

"I think her the nicest and you the next."

With that he gave her a kiss and waltzed her around the room.

CHAPTER XIII.

FRANK PASSES THE QUARTER OF A MILLION MARK.

Several weeks elapsed and Frank attended to business in the same old way, just as if he wasn't worth a cent more than the average messenger on the street.

Mr. Holland hadn't the least suspicion that the lad was worth over \$100,000.

If somebody had told him that fact, and been in a position to prove it, he would have had a fit.

There was only one broker in the Street who knew that Frank had made a big haul out of the market, and that was the trader who had executed the boy's commission for the 5,000 shares of B. & L.

Still, he fully believed that Frank had been acting for Mr. Holland in the matter, for the idea that any messenger boy could plank down a margin of \$45,000 in cold cash didn't look at all reasonable.

The broker, however, hadn't bothered his head about the matter, one way or the other.

He got a good commission out of the transaction, and that was all he cared about.

While it was certainly unusual for any broker to employ his messenger in such a big transaction, still the trader guessed that Mr. Holland knew his own business.

Frank had cautioned his sister not to let Miss French know how much he had made out of her tip for fear she might think that he hadn't been liberal enough with her.

He would gladly have given her a good deal more than the paltry \$400; only he knew it would raise odd fancies in her head as to his financial position.

Ben also kept his private business pretty close.

He didn't even tell his parents how successful he had been speculating in the market.

He handed his mother small sums at odd times, telling her he had won the money in Wall Street, but this was the extent of her knowledge of his operations.

One day the office boy attached to Bessie's office left a note at Holland's for Frank, who was out at the time.

The cashier handed it to him when he got back.

It contained the following words:

"Dear Frankie—Come over to the office as soon as you are off to-day. Miss F. wants to see you about something of importance. Don't fail. BESSIE."

"I wonder if she's got hold of another tip?" said Frank to himself. "I hope she has, for I'm hot on the trail of that million."

He retired to his seat and began to wonder how it felt to be worth a million dollars in good money.

As there was nothing doing for awhile he went inside to have a word or two with Kittie.

"Well, Miss Carter," he said, "are you attending strictly to business?"

"Am I? Don't I look like it?"

"You do, for a fact. You're the very pink of industry. I knew you were working too hard, so I came in to vary the monotony for a few minutes."

"But I haven't any time to talk to you know. See that pile of statements?"

"Sure I see them. You've got to copy them all, haven't you?"

She nodded, as she went ahead clicking her machine.

"Well, I'm glad to see you have work enough ahead to keep you out of mischief."

"Dear me, I like that!" she said, with a pout.

"Don't do that, please," said Frank.

"Don't do what?"

"Pout your lips."

"Why not?"

"Because it's dangerous."

"Dangerous!" she exclaimed.

"Very. I might not be able to withstand the temptation of kissing you before the whole office."

"Oh!" she cried, blushing, pushing him away.

"Stolen kisses are always the sweetest, you know," he went on. "That reminds me, how many times did I kiss you last night at your house?"

"Why, Frank Whiteley, are you going crazy?" she asked, with rosy cheeks.

"No. I'm keeping account of them in my private ledger, and I forgot to record last night's instalment. Since we became engaged a little while ago I've had 9,999."

"Oh, what a fib!"

"I can show you the record down in black and white. I think I had 101 last night, but I'm not sure."

"Will you please go back to your place outside."

"You never asked me how I feel to be worth a hundred thousand."

"I never thought of it."

"I'll bet I'll be worth two hundred thousand before the year is out."

"I hope you will."

"When I'm worth half a million we'll get married, shall we?"

"Don't talk nonsense."

"Do you call——"

The buzz of his electric bell told him that Mr. Holland had returned and wanted him.

"There's your bell now. Go and answer it," she said, mischievously.

"I'm afraid I'll have to," he said, gliding away.

At quarter to four he walked into his sister's office.

"I got your note, Bess," he said, going over to her desk. "Shall I run up and see Miss French?"

"Yes. She's anxious to see you."

Frank wasted no time with his sister, but hurried upstairs to a door on the next floor, which bore the legend—"Miss C. French, Public Stenographer."

Miss French employed half a dozen girls and apparently had all the work she could handle.

She welcomed Frank, with a smile, and led him over to her desk in a corner of her office.

"You told me if I got another tip to let you know," she said, when they were seated together.

"Yes; have you got one?"

"I'll let you see what I've got, and you can judge for yourself."

"If it's a good one I am willing to pay you a good price for it."

"I don't want any pay for it, all I want is for you to manage the deal for me, if there is anything in it, same as you did before."

"I'll gladly do that for you, but I'd like to pay you for the tip as well."

"Oh, no; I wouldn't want you to do that. Here, read that," and she handed Frank a sheet of notepaper, with some writing on it.

Frank read it through.

It was a note from one broker to another, of very recent date, in which the writer asked the other to go into a syndicate that was going to boom a certain stock that had very little value.

It went on to state that the real object of the scheme was to catch a certain big broker who had of late been uncommonly successful in his ventures.

He was a shrewd old fellow, who never bought anything but rising stock, and then only after he had pretty good assurance that others were booming it.

The writer said that he and a dozen others were going to buy up C. & A. shares, that had been a drug on the market for a long time.

They were down to 15, and were not worth any more.

As soon as they had got hold of all that were to be had they would start in to boom the price up to 30, which they

felt confident they would be able to do, and at the same time get word to the old broker in a confidential way that C. & A. was a mighty good proposition to get in on, as it was going to jump to 40 at least.

As soon as he started to buy some shares as a feeler, they'd hold off so that the scarceness of the shares would encourage him to bite in downright earnest.

They'd then unload on him by degrees, all the time forcing up the price.

When they got it as high as they thought it would go, they'd try to push the rest of the shares on him or others and scoop all they could.

After that they'd not support the stock any longer, and, as a consequence, it would break to the old price of 15 in no time at all.

That was the foxy scheme outlined by the writer, and he wanted his friend to go in and help cut the melon.

"Where did you get this letter, Miss French?" asked Frank.

"It came inside a batch of work I got from the broker whose name is attached to it, and I discovered it while dividing the manuscript among my girls."

"How did it strike you when you read it?" he asked.

"Well, I thought it offered a chance for you and I to buy that stock while it is down, and then sell it when it got up to 30."

"I'm afraid it's a risky speculation," replied Frank.

"Do you think so?" she asked, with a disappointed look.

"There is no assurance whatever that this clique of foxy brokers will be able to force C. & A. up to 30. It's what I call a bum stock—excuse the expression. Still being so low the brokers will no doubt easily be able to corner the supply. The question is, what will they be able to do with it after they get it? The writer appears to be confident that the scheme will go through. I think myself that it's a pretty mean trick to play on Broker Smythe, for if he bites he stands to lose a good many thousand dollars, which the other fellows propose to pocket."

"Then you don't think we'd better touch it?" she said.

"I'll think it over and let you know to-morrow."

Frank handed her back the letter, after reading it over once more very carefully, and soon after took his leave.

He stepped back into his sister's office to see if the ticker recorded any sales in C. & A.

He found one of 2,000 shares at 15 3-8, and that was all.

The matter occupied a good deal of his attention on his way home, and he finally decided that he would take the risk of buying 10,000 shares in the morning on a chance.

He got it through the little bank at 15 1-2, and it went up to 16 during the day.

At four o'clock he called on Miss French, told her what he had done, and said if she wanted to risk \$1,600 he would get her 1,000 shares.

"Do you advise me to do so?" she asked him.

"It's a risk," he said. "You must decide for yourself."

"But you say you bought 10,000 shares which cost you \$15,500 in margin. If you are willing to risk so much money I guess I may, too. I had no idea you were worth so much."

"Oh, I made a good thing out of that tip of yours, you must remember," replied Frank, evasively.

"I didn't think you made near so much as that."

"Yes, I made all of that."

"Well, I'll let you have \$1,600 to-morrow any time you call for it."

"All right," replied Frank, "I'll be around after it."

He called next day and got the money.

In the meantime, however, C. & A. advanced to 17.

Frank said nothing about it but added \$100 to her amount and bought her 1,000 shares of the stock.

He also bought 20,000 more shares for himself.

The broker to whom he gave the order could only get him 10,000 shares in small lots at first, besides Miss French's 1,000.

It took three days to get the balance at an average of 18 1-2.

The stock kept on going up for the next five days, when it reached 25.

Then he ordered his broker to get rid of it in small lots.

Miss French's went first at 25 1-8, giving her a profit of \$8,000.

Then 5,000 shares of Frank's went at 25.

Five thousand more went by degrees, at an average of 24.

The broker then held off for awhile, and the stock advanced to 26, at which he let out 5,000 shares.

Then, by Frank's directions, he dumped a 5,000 lot on the market to test the syndicate that was trying to hold the price.

It was taken at 24.

Frank's broker succeeded in getting rid of 5,000 shares more at an average of 23, and the last 5,000 shares at 21.

The whole business was successfully put through by the expertness of the young messenger's broker, who saw from the first that he was dealing with a delicate problem, for the syndicate's representative, having sold a good many shares to the man picked for a victim, was anxious to discover if the same man was unloading himself, at a small profit.

Frank cleaned up \$195,000, after deducting all expenses, and when the broker was ready to make a settlement he asked the boy whom he represented in the matter.

"I represent myself and nobody else," replied the young messenger.

The broker winked and said no more, but he was sure that Holland was at the bottom of it.

However, he was perfectly satisfied, for he had earned, in commission and interest, a matter of \$10,000 without having taken any risk whatever.

As for Miss French, she was tickled to death at the amount of money she had won, and declared to Bessie that her brother was the Prince of Wall Street.

CHAPTER XIV.

FRANK CEASES TO BE A MESSENGER.

After Frank got out of C. & A. he watched it on the ticker to see how it would go.

"I guess I've made that syndicate pretty sick," he chuckled. "Those 31,000 shares cost them about \$335,000, for I unloaded at a time when they didn't want to lose their grip on the stock. If those chaps ain't mighty careful in getting rid of their big holdings they are likely to find themselves large losers instead of gainers by their art-

ful plan to do up Mr. Smythe. It would serve them well right."

C. & A. went as high as 27, and after remaining at that figure and its fractions, began steadily to decline again.

From the number of shares that changed hands, Frank judged that the syndicate was unloading as quietly as possible.

Inside of a week it was down to 18, and finally it got back to its old position of 15.

Whether the combination had made or lost money by the deal, or whether Smythe, the broker, had been caught for any amount, the boy had no means of learning.

At any rate, he was satisfied that he had made the most out of the transaction, and had no kick coming.

Frank had conducted his last deal without saying a word to Ben.

Consequently, his chum had no idea that he had made such a big winning.

"I guess I won't say anything to him about it," thought Frank. "He might think I ought to have let him in on it. As a matter of fact, I wasn't dead sure of the deal at any stage of the game, and wouldn't have touched it only I had so much money at my back that I was willing to take the risk."

So Frank said nothing about C. & A. to Ben.

Only his mother, Bessie and Kittie knew how rich he had become inside of two weeks, and they naturally kept mum on the subject at his particular request.

Frank was beginning to think that it was high time for him to advance up the ladder.

He figured that he had been a messenger long enough.

"When a fellow is worth \$317,000 he begins to think that he is entitled to some recognition in the community," he told himself. "What's the use of working for \$9 per week, when I've capital enough to earn \$15,000 a year, if I merely loaned it out on bond and mortgage. Well, New Year's will see my finish as a messenger, bet your life. I'm going to strike out for myself and hustle for that million."

The new year was only two months away, so Frank worked faithfully until that time came around, and then he surprised Mr. Holland by tendering his resignation as messenger.

The broker immediately offered to give him a place in his counting-room if he would remain in his employ, but Frank declined, on the score that he expected to do much better.

"Are you going into another business, Frank?" Mr. Holland asked, with some curiosity. "It seems to me that you are making a mistake in cutting loose from the Street. You appear to be well adapted to Wall Street, in my opinion, and if you would only stick I feel sure that some day you might become a broker, and a successful one, too."

"No, sir; I am not going to leave the district. I am about to take a small office and devote all my time to the stock market."

Mr. Holland looked at him in astonishment.

"You haven't gone crazy, young man, have you?"

"I hope not, sir," he answered, respectfully.

"May I ask if it is your intention to speculate in stocks?"

"It is."

"On what capital, pray?"

"Something over \$300,000."

"How much?" gasped the amazed trader.

Frank repeated the amount.

"Do you mean to say that you have \$300,000?"

"I have."

The broker whistled softly and looked Frank in the eye, but the lad met his gaze with an expression which persuaded him that there must be something in his late messenger's words.

"Have you fallen heir to a fortune?"

"No, sir."

"Then how is it that you have so much money?"

"I made it right here in the Street, sir, during the past year."

"You made it in the Street—you made it in the——"

The broker scratched his head and looked at Frank much as a naturalist would gaze at a new species of animal life.

"Yes, sir. I am ready to explain, if you wish to hear me."

"I will listen to you."

Then Frank told him how, starting with the sum of \$150 that he received from the millionaire automobilist for having prevented old Mr. Partridge from being run over, he had speculated in various stocks, aided by tips he received from different quarters, and had been uniformly successful in each venture, by which he had accumulated the sum mentioned.

He told Mr. Holland how he had cleaned up nearly \$200,000 a short time since by his sharp venture in C. & A. stock, and given a black eye, he felt sure, to the syndicate that was booming the deal.

When he finished his story the broker caught him by the hand.

"To think that I never suspected that you were doing anything on your own account. Why, I can't understand how you managed it without neglecting your duties."

"Did I ever, to your knowledge, neglect my duty, sir?"

"I am bound to say that you did not. You have been a model messenger in every respect. I have heard you called a hundred times the Prince of Wall Street by various brokers who admired your activity and grit. Why, if this news got out on the Street you would be regarded as a prodigy, which, indeed, you are. I can't say that I blame you wanting to give up the position of messenger when you have been so successful as a young operator. But still you are taking a great risk with this fortune which you have so wonderfully acquired. Men lose more than that amount in an hour down here by a bad turn of the market. Be careful how you go to work, young man, or you may wake up with a rude jolt to find yourself suddenly penniless."

"I expect to take that chance," replied Frank, resolutely.

Before the interview terminated, Mr. Holland gave him a lot of good advice, and told him that any time he wanted information that he thought would be of advantage to him that he would gladly help him out.

"Thank you, sir," and with those words he got up, shook hands with the broker and left his employ forever.

Frank hired a modest little room in a Wall Street office building, giving Mr. Holland as his reference, furnished it up to suit his ideas, and proceeded to look the field of speculation well over.

He subscribed for the principal financial journals, and

took in the dailies that made a specialty of Wall Street intelligence.

He studied the prospects of different stocks, and went as deep into the situation as his experience and facilities permitted him to do.

For some time he noticed accounts in the press about the fight of rival factions to obtain the control of United Traction, the holding company of the consolidated electric railways of New Jersey, and the matter interested him greatly.

He wondered whether the party now in control would succeed in holding on, or whether the opposition interests would prevail, and a new board of directors and officers be elected.

The stock was gilt-edged and hard to get even at 150, which was ten points higher than it had been quoted for a long time.

But there was enough stock held on the outside to make the fight for control a matter of some doubt to both factions, and their endeavors to get hold of as many of these floating shares as possible caused the rise.

Both interests had their brokers on the lookout for any that was offered, and both sides kept acquiring, by degrees, about the same quantity of stock.

Altogether, the affair seemed to be a battle royal.

CHAPTER XV.

FRANK SECURES AN OPTION ON UNITED TRACTION.

"I wish I was the owner of a good-sized block of United Traction," Frank said to himself one morning after reading some of the latest developments in the case. "I fancy I'd be able to make a good thing out of it. This is where the advantages of being a millionaire counts. When you have unlimited capital you can often step in and reap a harvest of money. That's how it is that our multi-millionaires often clean up several millions of profit in a day. That carries out the old Biblical quotation that 'to him that hath shall be given more,' while he that hath nothing shall get it in the neck."

He knew that there wasn't much show of his getting hold of enough shares to be able to make any play on the lines he had in his mind, so he dismissed the matter from his thoughts.

Having finished reading all the important news of the stock market, he put on his hat and went out, with the intention of going over to the Visitors' Gallery of the Exchange.

As he came out into the corridor he almost ran into a little old woman in dark clothes who was standing outside his door, with a look of bewilderment on her face.

"Can I do anything for you, madam?" he inquired.

"I am looking for the office of the United Traction Co.," she said.

"You're in the wrong building, madam. Their offices are next door. I will take you there if you wish."

She looked into his boyish face, with its kindly expression, and she seemed to take an instant fancy to him.

"Thank you," she answered. "Could I ask you a favor?"

"Certainly, madam."

"I would like a drink of water. I feel quite faint. I am an old woman and not accustomed to the city. The noise and bustle has greatly upset me."

"Step right into my office," said Frank, as gallantly as if she was a handsome young lady. "I will get you a drink and you may rest until you are quite recovered."

She thanked him once more and permitted him to escort her inside.

He handed her to a seat alongside his desk and brought her a glass of water.

"I suppose you live in the country, madam," said Frank.

"Yes. I have lived nearly all my life at Flanders, Long Island. I only come to New York on rare occasions. I hold a good deal of stock in the United Traction Co. I have decided to sell this stock, as I see by the paper that it has gone up quite a bit. That is the reason I came to the city this morning."

"How many shares have you got, madam?"

The old lady opened her bag and took out a bundle of certificates.

She handed them to Frank.

He looked them over and saw that they footed up 10,000 shares of first preferred stock, the actual market value of which at that moment was \$1,500,000.

He regarded the little old woman in some astonishment.

There wasn't a thing about her that would lead one to suspect that she was worth money.

"Are you Mrs. Elizabeth Townsend, the person in whose name these certificates stand?" he asked.

She nodded.

"Then you are quite a rich woman. These certificates are worth a million and a half at this moment."

She nodded again, as if aware of that fact.

Frank, in the meanwhile, was thinking rapidly.

"You intend to take these shares to the traction company and sell them?"

"Yes," she replied. "I received a note from the president a few days ago saying that he would be glad to buy my stock at the market price, if I wished to sell it. He said that this was a good time to sell, and that he would send a representative of the company to see me. I decided to come to the city and call at the office myself."

"Madam, would you sell that stock to me at the market rate?"

It was the lady's turn to look surprised.

"Why—why!" she exclaimed. "You are only a boy."

"I know it, madam. I'm a boy in years and appearance, but I think I'm a man in business ability. At any rate, I've made \$300,000 out of \$150 within a year, and I think that ought to be some evidence that I can get along in the world."

"Is it possible! How did you do it?"

Frank proceeded to tell her how he had done it.

She became intensely interested in his recital and asked him many questions, not only about his stock operations, but also about himself, and he frankly told her how his father had died a few years since, leaving his mother and several young brothers and sisters dependent on the exertions of his sister and himself; and how he and Bessie had put their shoulders to the wheel and tried to do their best to keep the wolf from the door, and had succeeded.

The little old lady appeared to be deeply impressed with his energy and smartness, and expressed her favorable opinion of him in no uncertain terms.

"Now, madam," he said, coming back to the matter that interested him, "will you sell me your stock?"

"But how can you pay for it?" she replied. "You have only about \$300,000."

"Will you give me an option on it for thirty days at 150? I will pay you \$100,000 on account, and you will hold the certificates in your possession, subject to my order at any time within that time. If I fail to take the stock by the end of that time I will forfeit the money, and then you will have the right to sell the shares to the company, or anybody else."

"You want thirty days in which to raise the million and a half? Can you do it in that time?"

"If I wasn't pretty certain that I could I wouldn't risk so large a sum as \$100,000, would I, madam?"

"True," she answered, hesitatingly. "I wouldn't like to take your money if you failed to do so."

"Madam, this is purely a business transaction, and not one of sentiment. You are taking the risk that the stock might go down in value in thirty days, therefore you are entitled to protect yourself. If, on the contrary, the stock should go up I would be the gainer. You are also entitled to the interest on \$1,500,000 at the market rate for whatever portion of the thirty days you hold this stock subject to my order. The \$100,000 deposit protects your claim to that."

After some further talk the old lady consented to sell him the certificates on the plan he had outlined, and he drew up a paper fully covering the matter, which he read to her, and to which she affixed her signature before a notary.

So Frank, after that, gave his exclusive attention to United Traction.

To his great satisfaction he saw from all accounts that the issue was going to be a mighty close one.

He got a letter from old Mrs. Townsend, saying that she had been twice visited by representatives from the company, who sounded her about whether she wished to dispose of her stock or not, and when they found that she would give them no definite answer on the subject, according to an arrangement between her and Frank, they offered her inducements to cast her votes by proxy for the present board of directors.

"Things seem to be getting interesting," chuckled Frank, after reading her letter.

He wrote her a reply, requesting her to inform any other representative of the company that called upon her that he (Whiteley) held a thirty-day option on the 10,000 shares, and would have to be considered in any negotiations that involved the voting rights of the stock at the annual meeting, for it was possible he might close the sale of the shares before that time.

A week later, or five days before the annual meeting, a fine-looking and well-dressed man walked into Frank's little office and announced that he was Mr. Howe, the secretary of the United Traction Company of New Jersey.

CHAPTER XVI.

A BIG DEAL FOR BIG MONEY.

"I called to see Mr. Frank Whiteley," he said. "When is he likely to be in?"

"He is in now. I am Frank Whiteley," replied the young operator, politely.

The secretary of the traction company seemed a bit taken aback.

"You are only a——"

He stopped and bit his lips.

"I beg your pardon," he went on. "Is it possible that you are the person who holds the option on Mrs. Elizabeth Townsend's block of traction stock?"

"Yes, sir."

"Do you expect to purchase that stock outright before next Friday?"

"I shall either complete the deal or sell the option before that day."

"What do you want for the option?"

"What do you offer for it?"

"How much deposit have you up?"

"One hundred thousand dollars."

"May I ask whom you are acting for in this matter?"

"For myself."

The secretary looked at him very hard.

"Excuse me, young man, but this is a very big transaction for a boy of your years to handle. And \$100,000 is a very large sum for a young fellow to be possessed of."

"It does not by any means represent the extent of my finances, sir," replied Frank, coolly. "If you have any doubts as to my word, I can refer you to Mr. Edward Holland, stock broker, No. — Wall Street. He is thoroughly posted as to my financial standing, and as to my character."

"Then I am to understand that in dealing with you I am at the fountain head?" said Mr. Howe, clearly amazed at the situation.

"You may rest assured of it, sir."

"Then I will offer you 157 for the block of stock you control, which is five points above the market."

"I think I can do better than that?"

"I don't see how."

"I believe that there are others who might deem it to their interest to pay at least half a million bonus to me for that block of shares if thereby they could get control of the majority of the shares to be voted next Friday."

"Nonsense!" exclaimed Mr. Howe, rather petulantly. "We hold a majority already."

"In that case I see no reason why you should offer me a cent more than the market value of the stock," replied Frank.

"We wish to secure as much stock as we can so as to swamp the opposition."

"Well, I am not sure what I shall do before Friday, Mr. Howe, but at present my price is 200 for this block of traction stock."

"Your price is ridiculous."

"It is possible. I may be acting foolishly, not having had as much experience in Wall Street as the general run, but still, as long as I can afford to stand on that price it is my own funeral, to use a slang phrase."

"But can you afford to take the chances you are doing? You will have to raise something like a million and a half to complete your deal."

"I am not worrying about the matter, sir."

"Then you refuse my offer?"

"I am sorry to disappoint you, but I will not sell at your price."

"Very well," answered Mr. Howe, rising to go. "If you should change your mind before Friday you will find me in my office next door, between ten and four."

That ended the interview.

Frank immediately went out, hired a space in the most prominent part of the Wall Street Oracle, and inserted the following advertisement:

United Traction Stock for Sale.—Offers will be received on a considerable block of shares of the United Traction Company of New Jersey.

FRANK WHITELEY,

Room 803, Palisade Building, Wall Street.

At nine thirty next morning Frank had a visitor.

He, too, was surprised to learn that the boy was the principal in the office.

"How many shares of United Traction have you, and what do you want for it? The closing price yesterday at the Exchange was 156."

"I control ten thousand shares and——"

"How many shares?" cried the man, fairly springing from his seat.

"Ten thousand."

"Can you deliver that number of shares inside of twenty-four or forty-eight hours?"

"I can deliver them in one hour."

"How much do you ask for the block?"

"It's up to you."

"I'll offer you 160."

"I can do much better. I have no doubt but the president of the traction——"

At that point the door opened and a gentleman entered the room.

Frank didn't know him, but his visitor evidently did, and he began to look excited and nervous.

"I'd like to see Mr. Frank Whiteley," said the newcomer.

"That's my name. Take a seat please. I will be at liberty in a moment."

"Excuse me, but are you the Frank Whiteley who advertised for offers on United Traction stock in the Oracle this morning?"

"Yes, sir. Do you wish to make a bid? I am open to an offer."

The other man hastily wrote the following words on a pad and passed the paper to Frank: "I'll give 170. This is confidential."

Frank smiled and looked at his second visitor.

That gentleman picked up a pad from Frank's desk and wrote: "I'll give you 165 for your block of 10,000 shares."

The young operator turned both bids down, and looked at his first visitor.

"Is that your best offer, sir?"

The other glared at the second caller, and thinking his bid must have been higher than his own, made a second bid of 185.

"You will have to make a higher bid, Mr.—, you didn't mention your name," said Frank, who was beginning to enjoy the situation, turning to the lastcomer.

That gentleman, looking daggers at the first man, raised his bid to 175.

"Well, sir, it's up to you," said Frank to the first man, who, not knowing that he was already ten points to the good, raised his offer to 200.

The young operator then turned to the other again.

"You must make a better offer if you want that stock?" he said.

The gentleman, who was perspiring freely, and much excited, suddenly grabbed up the pad again and wrote: "201."

The first visitor sprang to his feet in a rage.

"If you've bid higher than 200 you can have the stock, Mr. Drew. I wish you luck with it."

He put on his hat and rushed from the office.

"Is my offer accepted, Mr. Whiteley?" asked the president of the Traction Co., for such he now acknowledged himself to be.

"It is," replied Frank.

"When can the stock be delivered?"

"At once. It is in the custody of the Jefferson Trust Company. Bring me a certified check to my order for \$610,000, and another to the order of the trust company for \$1,400,000, and I will go with you to the company and arrange the transfer."

The president of the Traction Co. nodded and withdrew.

In half an hour he was back with the checks, and they went to the trust company together.

Frank presented the larger check to the company in full payment for the stock, and then settled the interest charge in cash.

The certificates were handed to him and he passed them to Mr. Drew.

That settled the deal and Frank went back to his office, conscious that he was now worth over three-quarters of a million.

"I'll get the other quarter before the year is out," he said, contentedly, and he did, for the mining stock he had received as a present from old Mr. Partridge turned out to be worth several dollars a share two years from the day he got it.

When he had over a million in money he went to Mrs. Carter and said that he was now prepared to wed Kittie.

There was no objection to this, and three months from that day, with Ben Webster as his best man, he and Kittie became man and wife.

"I never thought I should become a princess," she laughingly said after the ceremony was over; "but it seems I have, for I've married THE PRINCE OF WALL STREET."

THE END.

Read "STARTING HIS OWN BUSINESS; OR, THE BOY WHO CAUGHT ON," which will be the next number (95) of "Fame and Fortune Weekly."

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GOOD STORIES.

Simpson Cross, a Liverpool naturalist, has received from Prince Fushimi a magnificent silver-mounted cloisonne vase as a gift from the Emperor of Japan in recognition of his present to the Mikado of a British bulldog a year ago.

To expressions of a natural impatience Mr. Lincoln opposed a placid front. More than that, he was placid. He knew Secretary Stanton's intense, irritable nature. He knew how the excitement of the time tried men's tempers and shattered their nerves. He himself, apparently, was the only one who was not to be allowed the indulgence of giving way. So Mr. Stanton's indignations passed unnoticed. The two men were often at variance when it came to matters of discipline in the army. On one occasion, I have heard, Secretary Stanton was particularly angry with one of the generals. He was eloquent about him. "I would like to tell him what I think of him!" he stormed.

"Why don't you?" Mr. Lincoln agreed. "Write it all down—do."

Mr. Stanton wrote his letter. When it was finished he took it to the President. The President listened to it all.

"All right. Capital!" he nodded. "And now, Stanton, what are you going to do with it?"

"Do with it? Why, send it, of course!"

"I wouldn't," said the President. "Throw it in the waste-paper basket."

G. A. Kessler, the New Yorker who has bought Riverdale, Bourne End, on the Thames, where the Harvard crew trained last fall, will spend \$150,000 in renovating it. For one thing he will put 3,000 electric lights in the house and grounds. The mansion will be known hereafter as New York Lodge.

More than 1,000 men from a torpedo flotilla at Harwich, England, were given shore leave on May 1, and early in the afternoon there was not a drop of beer left in the saloons of the town. Thirsty customers had to be regretfully turned away.

Now that trade, although on a small scale, is passing freely between Calcutta and Lhasa, the but recently mysterious city of Tibet, it is reported that the people of Tibet exhibit eagerness to know more of the outside world. The outside world was long curious about them, and now the reverse occurs. But the Tibetans will not encounter the obstacles that we did to the gratification of their curiosity. A pass 14,500 feet high must be traversed in reaching Tibet from India, but the route is open all the year round, and the trip can be made without much difficulty by those who are accustomed to high altitudes. Tibet contains borax, nitre, rock salt, iron, silver, copper, gold, turquoise and lapis-lazuli, besides musk and furs. A railroad over the Himalayas into Tibet is now suggested.

Announcement in a Communist paper in Moscow: "Marie Petroff, of Alexandroffsky Prospekt, Moscow, asks the pardon of the Union of Moscow Cooks and of her cook, Marushka Ivanoff, whom she struck in a fit of temper. She pays 8 rubles to the funds of the Union of Moscow Cooks."

Pasco, the capital of Junin in Peru, is the highest city in the world. It is built on a table land fourteen thousand two hundred and seventy-five feet above the sea level. The Dutch cities are the lowest, being several feet below the level of the sea.

Marriage ceremonies in India are full of pretty incidents. The chief incident of the better class Hindoo marriage ceremony is called the Bhaunri. It is the sevenfold circuit of a tree or post, or seven steps taken in unison. The seven steps are the seven grades of life. The husband, often a boy of fourteen, walks round and round solemnly with the end of his coat tied to the end of the cloth which his girl-wife wears on her head, symbolical of their union. All the time they do this they must not look at each other, but upward. The Hindoo is bound to invite his whole caste, within a reasonable distance, to his wedding. Fireworks play an important part in the rejoicings incident to an Indian marriage. The marriage season is limited to two or three months of the year.

Beggars in Persia ride on donkeys and often make long journeys. How they manage to obtain these useful animals, or even to exist themselves is beyond European comprehension. The Persian tramp, astride his donkey, will journey as far as Meshed or Mecca, when he returns with the title of "Hadji." Useful as the donkey is to his mendicant master, the latter often treats him in a most brutal fashion. When the unfortunate animal needs encouragement a piece of chain is a frequent substitute for a whip.

JOKES AND JESTS.

Neighbor—No one ever hears you and your husband exchanging words. Do you get along so excellently together?

Wife—Not at all; but we discovered that the maid listened at the door. Now we quarrel only on Sunday afternoon between three and six, when she is out of the house.

He—Harold has at last made his rival bite the dust!

She—Really? How?

He—Took him out for a spin in his auto!

Fair One—Aren't you going to have your regular life-saving drill to-day?

Valiant Old Life-Saver—What! When it looks like rain any minute?

"Here, Billy!" called the old man, "run out an' crack the ice in the well; I want to git that watermelon that I drapped down yesterday during the sunshine to git cool!"

Dingley—I suppose your wife makes home a paradise for you?

Newlywed—Er—yes; she's generally harping.

Senator Tillman was attacking an offender who had pleaded a hypocritical and false excuse. "Why," he cried, "the man is worse than that rich coal dealer who said to his weigh-clerk during a blizzard: 'Jim, make that ton of coal for Mrs. Smith 250 pounds short. She is a poor, delicate widow, and she will have to carry all of it up two steep flights of stairs. I don't want her to overtax her strength.'"

On one occasion a person entered Prof. Agassiz's room with a picture which he desired to sell, denominated a "Birds-eye View of Cambridge." The professor contemplated it for a moment, lifted his eyes, looked at the vendor of the picture, and said with his characteristic accent: Well, I thank my God zat I am not a bird."

BURIED GOLD

OR

THE MYSTERY OF THE LIGHTHOUSE

By Col. Ralph Fenton.

There had always been extant a tradition in Southport of buried gold. The legend had it that old Captain Fisher, an old-time pirate captain, had at one time made his rendezvous upon the storm-bound cape.

There, it was said, he had buried a vast treasure.

Just where it was buried, of course, was the mystery. All manner of futile search had been made.

Somehow, there was a popular belief that the gold would be found under the old lighthouse on the point.

This had long been in disuse since the new light had been constructed on the other side of the cape.

It was fast crumbling to decay, the huge stones of which it was built having toppled, and threatening to fall. A heavy network of vines covered the east side, and this, perhaps, in part served to break the force of the terrible northeast gales to which it was most of the time exposed.

At the base of the cliff, snug against the wall, there was built a homely fisher hut, the abode of old Jerry Proctor, and Ann, his wife.

Old Jerry was a fisherman, and had at one time been the master of the light in its palmy days.

He was the only person in Southport supposed to be at all familiar with the ins and outs of the lighthouse.

"If anybody knows the location of old Captain Fisher's buried treasure, it ought to be Jerry Proctor," averred Sam Woods, an enterprising young lawyer of the town. "As for myself, I doubt if it ever existed, except in somebody's very fertile imagination."

Hiram Goodhue, the magnate of the town, and a grasping speculator, overheard this remark.

"That may be," said old Goodhue, in a rasping way, "but I don't believe he knows anything at all about it. If he does, would he not long since have brought out the wealth and spent it?"

"Not necessarily," replied the young lawyer, coolly. "Jerry is somewhat of a miser himself. I have no doubt that he has a small fortune of his own stored away somewhere."

"Humph!" exclaimed Goodhue. "It is time that he devoted some of it to the purchase of a cleanly suit of clothes and made an appearance at church. He has not been out of oil-skins since I can remember."

Sam's face flushed a little.

"Indeed, Mr. Goodhue," he said, in an acrid tone, "I hardly see how you can afford to criticise old Jerry so severely. He has earned his money by *honest* work, not by defrauding widows and orphans. As for his attending church, I know personally that in his own heart he is a good Christian."

Hiram Goodhue shrugged his shoulders and tugged away at his side-whiskers.

"I can understand your interest in him, sir, and why you should defend him. I believe Miss Olive Martin is his niece."

Sam's face flushed.

"My regard for Miss Martin does not in any way bias my opinion of Jerry Proctor!" he retorted.

They were at the moment upon the steps of the Sea Bird Inn, the resort hotel of the place. Near them stood several men who were listening with idle interest.

One of these was a tall young man with a swarthy complexion. He seemed to listen eagerly, and there was a curious hungry gleam in his eyes. He turned away and went quickly down the street.

At this moment a young girl slight and petite in figure, with a face of rare beauty, came in sight in the village street.

Sam's face brightened at sight of her, and he managed to

get away from the knot of men upon the piazza, and a short while later overtook her in the path which led out to the point.

It happened that Hiram Goodhue, who was riding leisurely homeward in his phaeton, saw the meeting.

His face clouded and he regarded them for some moments in almost a savage way.

"Few suspect it," he muttered, "but I am possessed of facts to prove that Olive Martin is heiress to a fortune of half a million left by an uncle intestate in California. She is the nearest of kin. She would make my boy Jack a good wife, and the half million would fill my coffers to overflowing. Ah! I will see that she does not fall into the clutches of that pauper lawyer."

He rubbed his hands briskly, chuckling all the while.

"As for that buried treasure," he continued, "I think I have at last the clew to the hiding-place of the treasure. I have discovered an ancient manuscript plan of the interior, and if I am not much mistaken there is a crypt reached by secret stairs under the cellar. I will circumvent them all. I can buy the point and the lighthouse of the government, and that I will do at once."

Meanwhile, the two lovers, Sam Woods and Olive Martin, were strolling along the cliff path.

Sam had already declared his love to the young girl and she reciprocated. They had made many happy plans for the future.

But to-night Olive seemed strangely ill at ease. Sam noted this.

"Has anything happened, my love?" he asked, solicitously. "You seem depressed."

"Sam, I must tell you all," she burst forth. "I never had such an experience in my life as to-day."

Sam was astonished.

"Why, what was it, my darling?" he asked tenderly.

"You know Jack Goodhue?"

"That scamp?"

"Well, he insulted me to-day by actually asking me to marry him. I was never so disgusted in my life. When I refused, he was abusive and swore that he would ruin you!"

Sam Woods towered aloft like a young giant. His eyes blazed with righteous wrath.

"That consummate scoundrel!" he cried. "Did he dare to say all that to you? Upon my word, when I see him I'll call him richly to account for it."

But Olive clung to his arm.

"No, no, Sam," she pleaded, earnestly, "do not say that. We cannot, must not have any trouble with those people. No good will come of it. They are richer than we are and—"

"I don't care how rich they are!" said Sam, passionately. "Jack Goodhue had better not fling his threats at me."

By this time they had reached the Proctor cottage. The subject was dropped but by no means banished from Sam's mind.

They were entertained in a simple fashion by the old people. Before they left, by Sam's request, he and Jerry walked out to the old lighthouse.

They entered, and Sam looked the old place over.

"Jerry," he said, sharply, "they do say that old Fisher's treasure was buried somewhere on this point. Do you believe it?"

The old fisherman's face hardly changed its expression, as he replied:

"It may be so, lad. I doubt me much, for no one has ever found it."

"Has there ever been a good search made?"

"Oh, many a time, lad."

"And no clew found?"

"No."

Sam was thoughtful a moment.

"Who owns the point, Jerry?" he asked.

"The government, lad. If the treasure was found, I make free to say the government would rightly claim it."

"You are right, Jerry!" said Sam, brusquely, "but, you ought to have a title to this whole point. It would make you a good farm. You should buy it!"

Old Jerry bowed his head.

"Ah, but the money, lad, money alone will buy it!"

"Pshaw!" said Sam, searchingly, "they do say you've a good bit stored away, Jerry!"

The old man's eyes wavered and he made a deprecatory gesture with his hands.

"Ah, my gallant boy, old Jerry is poor, is very poor!"

"But you would not want to be moved from the point, would you? Suppose somebody else should buy it?"

A startled light shone in the old man's eyes. He trembled like an aspen. Like lightning Sam saw that he had hit the mark. Jerry quickly recovered, however, and shook his head.

"Nobody will buy!" he said, "they would scarcely be such fools!"

Sam went home that night to indulge in troubled dreams.

Indeed, for several days he was unfit for his duties, being in a strangely disturbed state of mind.

Thus matters were, when, like a thunderbolt from the clear sky, the news of a fearful event came crashing down upon him.

It will be remembered that at the opening of our story, while Sam and Hiram Goodhue were having their argument, a young man of flashy appearance stood near and heard it all.

He had left the group suddenly, and a short distance down the street met a rough, coarse visaged man of the ruffian type.

"Well, Robin Dane!" he said eagerly, "I have struck a lead at last."

"You don't mean it, Bill Preston!"

"Yes, I do!"

"What is it?"

"You know we were talking about old Jerry Proctor and his miserly habits. Well, I have a clew that his hoardings are secreted in the old lighthouse."

"The deuce you say!"

"It is true!"

They then wandered into a sailors' drinking resort near, and there we will leave them for a while.

Meanwhile, the sharp old speculator, Hiram Goodhue, had opened negotiations for the purchase of the point.

He met with such success that in a few days the papers were in his hands, the transfer was made, and he was the owner of the old lighthouse.

"Ah!" he chuckled, rubbing his hands, gleefully. "Won't this be a surprise to my friends the Proctors; I shall eject them at once."

It was his intention to make a thorough search of the lighthouse and if possible learn the whereabouts of any secret vaults if such really existed.

The Proctors were dumbfounded when the magnate rolled up to their door and demanded the keys.

"Ye don't mean to say that ye've bought it, sir?" exclaimed the old man in a stupor.

"That's what I mean to say!" cried Goodhue pompously. "and you have just twenty-four hours in which to get off my property."

"An' ye don't mean to tear the old light, down, friend?" asked Jerry, anxiously.

"What do you think I am here for?" cried Goodhue, angrily. "Certainly not to answer questions. I want to explore the light-house from top to bottom. The lower rooms are dark, eh? Well, get me a lantern."

Old Jerry tremblingly obeyed.

In his actions he revealed to the penetrating Goodhue much that was of a betraying nature.

"He knows the hiding-place of the treasure," muttered the money-lender with a chuckle. "I'll get it out of him."

"I want you and your wife to accompany me!" he said, authoritatively. "And I want you to answer truthfully every question I ask you about the place."

Old Jerry and his wife exchanged frightened glances.

However, they procured the lantern and accompanied the money-lender to the lighthouse.

The upper chambers were all examined, Goodhue keeping his eyes out for a crevice or a niche, but it was not until the lower vaults were reached that anything of a thrilling nature happened.

Then as they entered the cellar chamber and the lantern's light was flashed across the stone floor, a thrilling, agonized cry broke from Old Jerry and his wife.

"My God! we are lost, Ann!" he cried. "Who has been here?"

"It is gone—gone?" wailed Ann.

Hiram Goodhue saw the cause of their emotion. In the floor was an aperture once covered by a close fitting slab.

Stone steps were seen leading down into a vault below.

"Found at last!" he cried, wildly and triumphantly, "the pirate's treasure is mine because I have bought and paid for it!"

He started to descend the steps with the lantern sitting on the floor, but old Jerry and Ann, his wife, made a frenzied rush forward and caught him by the coat-tails.

"Let go!" roared the money lender angrily, trying to break their hold, which he finally succeeded in doing.

Grasping the lantern, he plunged down into the place.

Instead of heaps of gold and silver, he saw—horrors! blood—blood everywhere, upon the stone floor and walls of the vault, and there in a pool of it lay the frightfully mutilated body of a man.

Hiram Goodhue stopped to see no more. He came out of the vault as if pursued by a fiend.

"Murder!" he yelled, wildly. "Police! help! It is murder!"

Out into the open air he rushed. Back to the town he was madly driven.

What followed was a swift, jumbled, awful series of events.

The fearful report spread all over the little fisher town that old Jerry Proctor and his wife had decoyed a stranger into the light-house and murdered him in cold blood.

In less time than it takes to tell it they were behind prison bars.

Poor Olive Martin was in a whirl of horror and despair.

But through all Sam Woods, the young lawyer, stood up, and said:

"These old people are innocent. I know it, and by my right hand, they shall have justice."

Sam listened to old Jerry's story.

This revealed the fact that the buried treasure of the pirate was as much a myth as ever.

The whole secret was that for years Jerry and his wife had been misers.

Their savings, a matter of a few thousand dollars, they had hoarded up and secreted in the secret vault of the light-house.

Their amazement had been greater than anybody's to find the dead body of the unknown man in the vault and every cent of their savings gone.

It was evident that they had been stolen, but the murder was a mystery.

Old Jerry and his wife were held for the murder.

The day of the trial drew near.

Prejudice against the old couple had been very strong.

But the plucky young lawyer had been busy at work.

"I will clear them," he said. "They are innocent."

And he kept his word.

A smart detective at work on the case unearthed the fact that a man had been caught in a neighboring town covered with blood and wounded.

Upon his person was found the exact amount of money lost by the Proctors. He was at the point of death.

At once Sam hastened to his side. The result was that he secured a confession in full.

He gave his name as Robin Dane, and he was the accomplice of Bill Preston, the man who had overheard Goodhue's conversation with Sam.

Dane died with the confession upon his lips.

The Proctors were cleared. Their money was recovered, and profiting by the lesson, they abandoned their miserly ways and lived for better things.

Hiram Goodhue was disappointed in not finding the buried gold, and was glad enough to sell the point.

Olive Martin came into her fortune, and in due time she and Sam Woods were happily married.

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